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ABSTRACT

Several variables related to the independence of a student were identified and translated into alternative definitions, which were then tested against a data base collected by the College Entrance Examination Board. The study sample included 32,673 undergraduate students attending at least half time and was as representative as possible of the distribution of students attending two-year public, four-year public, and private (both two- and four-year.) institutions nationally. The mean age of the full-time independent student was 26.2 years, who generally comes from a family with lower income than dependent students. Financial implications of redefining the independent student were examined. It is concluded that policy changes that restrict the availability of grant assistance to independent students would not increase the equitable distribution of funds. The participants at present in the "less desirable" loan and employment programs at higher percentage rates have accumulated larger mean long-term debt amounts, work considerably more hours at term-time employment, and presumably use larger amounts of their personal earnings to support their educational programs. Changes that would further increase their reliance on less desirable forms of aid would not further induce greater equity at least in these areas. (LBH)

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WHO IS THE INDEPENDENT STUDENT?

A Study of the Status and Resources of Independent Students

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EXECUTIVE SUMMARY

Who Is The Independent Student:
Status and Resources of Independent Students

Prepared by the College Entrance Examination Board
For the Office of Planning, Budgeting, and Evaluation
Office of Education, Department of Health, Education, & Welfare
Contract No. 74-186-HEWOS

Introduction

Both the legal mandates under which most Federal student financial assistance is awarded and the tradition of postsecondary education in the United States are based on the assumption that the student and his family will contribute toward the costs of education to the extent that they are able, and that the parental contribution is the first element included in the resources available to a student. Increasingly, however, there is pressure to eliminate the parental contribution for students in that group which is characterized as "independent" or "self-supporting." The basis for suggesting this exclusion comes from a variety of philosophical, legal, and emotional arguments that focus on the idea that there is a point at which the parental responsibility for support of a child in postsecondary education ceases.

The definition of the independent student most widely used in awarding Federal, state, and institutional funds is that included in the legislation for the Basic Educational Opportunity Grant Program. That defines an independent student as one who:

1. Has not and will not be claimed as an exemption for Federal income tax purposes by any person except his or her spouse for the calendar year(s) in which aid is received and the calendar year prior to the academic year for which aid is requested, and

2. Has not received and will not receive financial assistance of more than $600 from his or her parent(s) in the calendar year(s) in which aid is received and the calendar year prior to the academic year for which aid is requested, and

3. Has not lived or will not live for more than two consecutive weeks in the home of a parent during the calendar year in which aid is received and the calendar year prior to the academic year for which aid is requested.

Many believe that this definition is less than satisfactory in that it is arbitrary, difficult to police, and exceedingly unfair to some students. Perhaps the most serious deficiency to some is that the definition is based on legalisms rather than on educational policy. This study was commissioned to investigate other definitions which might be less subject to these kinds of objections.

Methodology

An advisory committee convened by the study group staff identified a number of variables that might be significant in assessing the independence of a student. These were translated into alternative definitions which were grouped:

1. Alternatives which modify elements of the present definition
2. Alternatives based on verifiable characteristics of students who traditionally would be considered independent
3. Alternatives based on students who cannot or do not receive any support from their parents
4. Alternatives based on educational characteristics of the student
5. Alternatives based on the personal income of the student

These alternative definitions were tested against a data base collected by the College Entrance Examination Board in the conduct of studies for various state agencies over the past few years. The data collection instrument was the Student Resource Survey, but the analyses for this study were made with data processing systems developed specially for this purpose. The study sample included 32,673 undergraduate students attending at least half time and was as representative as possible of the distribution of students attending two-year public, four-year public, and private (both two- and four-year) institutions nationally.

The Student Resource Survey asks a number of questions which approximate those used in determining independence under the BEOG definition. Using the student responses to these questions, each of the alternative definitions was tested to determine what percentage of change would occur in those presently classified as dependent/independent according to the Federal definitions (79.2 percent dependent and 20.8 percent independent).

Characteristics of the Independent Students in the Sample

Students who now qualify as independent are older than those who would be considered dependent. The mean age of the full-time independent student was 26.2 years; that of the dependent student 20.8 years. About three out of ten students over 25 years of age would not qualify as independent under the present definition. Of the students who are presently married, 30.5 percent would not qualify as independent; among those separated or divorced 37.3 percent would not qualify. Not all veterans would qualify as independent with 40.5 percent of those who indicated they were veterans not meeting the present definitions.

Among students who identified themselves as Black, 30.5 percent would qualify as independent and of those who identified themselves as Spanish-American 25.3 percent would be independent. Only 19.5 percent of the White students and 10.5 percent of the Oriental students would meet the present qualifications for independent student status. Only about one in ten freshmen would be independent, but among seniors nearly three out of ten would be considered independent.

Students who qualify for independent student status under the present guidelines come from families with lower incomes than those who are dependent -- indicating that for many independence may be a matter of necessity rather than convenience. The mean parental income of the dependent full-time students was $14,559; that for the independent students $10,243. Students from families with incomes above $12,000 made up more than 56 percent of the dependent student group but less than 32 percent of the independent students.

Those who would be considered dependent received an average of $964 in support from their parents. More than half of the dependent students reported receiving less than $600 in parental support with nearly two out of ten receiving no support from their parents or guardians. According to the BEOG family contribution schedule the mean expected contribution from the dependent student parents would be $1,617. For students who are at present determined to be independent, the mean BEOG parental contribution would have been $1,218 had they been dependent.

Financial Implications of the Present Definition

Under the present Federal guidelines there is little financial disincentive to the parents. The only loss that they would experience would be their inability to claim the student as a Federal income tax dependent. Even at the highest income tax rates, this would be a loss of only $337 per year in taxes paid. There would be some small additional impact through loss of deduction for state purposes, but it is unlikely that the total financial loss through increased taxes would exceed $500 per year.

The savings to the family would be considerable. Even assuming that they made a contribution of $599 per year -- sufficiently low to qualify the student as independent -- a family with an income of $20,000 would realize a net savings of more than $2,500 per year when compared with the amount that they would have been expected to contribute toward educational expenses had the student been dependent. This same family would lose approximately $240 in Federal income tax deducations for the year. The student himself would not obtain particular advantage in dollar terms, because he would simply be substituting support from financial aid sources for support from the parents. But there would be a considerable change in financial aid eligibility.

The mean BEOG expected parental contribution that would have been computed for the students in the study group who are considered to be independent would have been $1,283. Assuming that there are about 7.45 million undergraduate students enrolled in postsecondary education during the 1974-75 academic year, the net loss through foregone parental contribution from the 20.8 percent of students considered to be independent would have been the mammoth sum of $1.988 billion.

Sociopathogenic Consequences of the Present Definition

When the regulations concerning eligibility for independent students were specified, certain consequences were intended by the action. The regulations were intended to further the basic goal of the Federal student aid programs to equalize and extend educational opportunity and thus make access to higher education available to all who could benefit from it. The regulations recognize that there are some individuals who no longer have access to their parents resources. It is possible to say, however, that there have been some inequities created by the definition which negate the principal aim of the programs.

The most obvious source of these is the time provision. The guidelines are designed to prevent a student who is leaving home to attend school from suddenly declaring himself independent and taking advantage of a program which was not designed for him. Yet there are obvious cases in which a student may in fact be independent even though there has not been a period of physical separation from the parents. At times the alienation between parent and child is total, and while the parent is within his legal, if not moral, rights to refuse to support the student, the Federal regulations will not recognize that student as independent unless the refusal has persisted for two years.

Another difficulty arises from the incentives which cause a student to separate from his family earlier than he might otherwise have in order to receive aid. Yet another is the actions of students and parents engaging in devious or dishonest behavior in order to qualify. The current regulations potentially disenfranchise a large number of would-be students who are considered by society to be independent of their parents but who fail to qualify for aid. This is perhaps the most serious implication of the present definition.

Alternative Definitions of the Independent Student and Their Implications

Using the data base provided by the Student Resource Survey, 28 alternative definitions were developed and tested to determine their impact on the number and characteristics of students who would be added to the group who would be considered independent under the present BEOG program definition.

Of these, eight were eliminated because they created alterations which were either too small to be significant or to great to be acceptable. The remaining 20 were subject to further investigation. The following table shows the impact of these on the study group:

Changes in Percentages
of
Students Considered to be Independent
Alternative Definitions

Change in Definition	Increase in Percent Independent	Total Percent Independent
Ignore Place of Residence	2.6%	21.0%
Ignore Prior Year Tax Dep.	3.9	22.3
Ignore All Tax Dependency	21.4	45.1
Ignore Amount of Parental Contribution	1.2	19.6
Ignore Place of Residence and Parental Contribution	3.8	22.5
Include All Over 21 Years	17.4	35.8
Include All Over 25 Years	4.1	22.5
Include All Married	5.6	24.0
Include All Veterans	5.4	23.8
Include All with BEOG PC = 0	13.2	31.5
Include All with Student-Reported PC = 0	21.8	40.2
Include All With CSS PC = 0	13.2	31.5
Include Delayed Entry Two Years	13.9	32.3
Include Delayed Entry Three Years	6.8	25.1
Include Delayed Entry Four Years	4.9	23.2
Include All Seniors	15.2	33.6
Include All Working 21 Hours Plus	8.8	27.1
Include All Working 31 Hours Plus	2.7	21.1
Include All Earning 50% Parental Income	7.9	26.3
Include All Earning 33% Parental Income	15.8	34.2

It would appear that the present definition could be simplified through the elimination of consideration of the student's place of residence (at present the most difficult to police or verify of any of the requirements) and through limiting consideration of tax dependency to only one year (less information for the family to provide and for the administrator to verify) without adding either a substantial number of students to the independent group or without adding students from high income/high contribution families. The mean income of the students added under this alternative would be only $11,208 as compared with an average for the present independent group of $10,243. Alternatives which ignore tax dependency completely result in a substantial increase in the number of independent students and those which ignore the amount of parental contribution add students from high income families who are in fact receiving substantial amounts of parental support.

An alteration of the present BEOG definition that would automatically include students with specifically identifiable characteristics such as welfare recipients, orphans, wards of the court, those over 25 years of age, those who are or have been married, and veterans, would not appear to result in either a large increase in the proportion of independent students or in a group very different from those considered independent at present. Such an expanded definition might reduce the unnecessary intrusion into personal family financial matters for a group for whom it may be the most objectionable and for whom it is the most difficult to verify.

Definitions which are based on the actual or calculated ability of the parents to contribute obviously include one important group of independent students -- those who do not receive any support from their parents -- but the need to collect the confidential parental financial information is one of the major problems facing administrators who deal with students who wish to demonstrate their independence. This alternative would compound that problem. Use of definitions based on class level would result in the inclusion of a substantial group of students who are at present considered dependent on their parents and who have characteristics quite different from those now independent. Use of measures of delayed entry would not result in a substantial increase in the number of students, and those added would appear to have characteristics similar to those considered to be independent at present.

Alternatives based on the employment of the student or the relationship of the student's income to that of the parent do not appear to provide any significant improvement over the present definitions.

In considering these alternatives, the BEOG definition was used as the benchmark against which other definitions could be measured. The discussions ignore any implications the alternative definitions may have with regard to program eligibility or award determination under the present financial aid programs for which the definitions might be used. If any of the alternatives were to be implemented they would need to be tested against those factors. Under the present BEOG system of eligibility and award determination, for example, a student coming from a low income family who earned a significant amount from personal employment during the previous year would likely be "disadvantaged" by being declared independent because of the way his personal income would be treated in determining his eligibility. There may be other elements of Federal, state, and institutional program procedures that would act as incentives or disincentives to the independent student which should be considered before changes are made in the definitions.

The Equity of Restricting Eligibility of Independent Students

One modification in the definitional situation which has been discussed is to relax the stringency of the definitional requirements and at the same time limit eligibility for grant assistance to dependent students. The argument is that a student might be permitted to declare independence at any point during his educational career, but as a consequence of that decision the student's eligibility would be limited to loan and/or employment assistance.

Such a restriction would not appear to support the purpose of providing access to educational opportunity to students from families with incomes insufficient to assure such access. Of the independent students in the study sample, more than half came from families with incomes of less than $9,000. More than 40 percent of the independent students would have been expected to receive less than $600 from their parents if they were dependent. It would seem that the independent students in the study group come from families for whom grant assistance is intended.

Even under the present procedures, it seems that the independent student has less access to grant assistance than does the dependent student, and presently must work and borrow more. The following table shows the mean grant, loan, and work for the dependent and independent students in the study group.

Participation in Grant, Work and Loan Programs
Dependent and Independent Students

	Dependent	Independent
Mean Total Grant Aid	$244	$169
Mean Total Long-Term Educational Indebtedness	500	930
Mean Total Term-Time and Summer Employment Income for Single Students	917	1,466

It would appear, therefore, that policy changes that restrict the availability of grant assistance to independent students would not increase the equitable distribution of funds. Independent students come from families with lower incomes than do dependent students. The participants at present in the "less desirable" loan and employment programs at higher percentage rates have accumulated larger mean long-term debt amounts, work considerably more hours at term-time employment and presumably use larger amounts of their personal earnings to support their educational programs. Changes that would further increase their reliance on less desirable forms of aid would not induce greater equity at least in these areas. ✓

WHO IS THE INDEPENDENT STUDENT?

A Study of the Status and Resources of Independent Students

October, 1974

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CHAPTER I: THE STUDY PROBLEM

Introduction

During the 1974-75 academic year, approximately $6.4 billion will be made available as student financial aid to individuals enrolled in one form or another of postsecondary education in the United States. With the exception of those funds disbursed by the Veterans' Administration and the Social Security Administration, most will be awarded on the basis of "financial need" of the recipients. Both the legal mandates under which the funds are provided and the tradition of postsecondary education in this country are based on the assumption that the student and his family will contribute toward the costs of education to the extent they are able, and that the student-parent contribution is the first element included in a determination of "financial need."

Increasingly, however, there is considerable pressure to eliminate the parental portion of this contribution -- for students in that group which is characterized as "independent" or "self-supporting." The basis for this exclusion comes from a variety of philosophical, legal, and emotional arguments that focus on the idea that there is a point where parental responsibility for support of a child enrolled in postsecondary education ceases.

Various factors contribute to the concern about the independent student. Formal legislative action in most states has reduced the "legal age" of majority from the traditional 21 years to 18 years for purposes of voting, making binding contracts, purchasing alcohol, etc. Some see this age of majority as affecting the traditional concept of parental support. Another factor is the increasing number of "nontraditional" students enrolled in postsecondary education. Returning servicemen, people who have been at home (male or famale) and are re-entering or commencing postsecondary education, technologically unemployed older individuals seeking retraining, and others who similarly have been providing their own support for a number of years make the argument that the amount of the income and assets of their parents is irrelevant to their need for financial assistance. A third factor is the increasing expense of a postsecondary education and the general inflationary trend. Logic suggests that many parents would have an increased financial interest in "emancipating" their children in order to assure the student greater access to financial assistance -- and thereby reduce the amount the parents would be required to provide in order to support the education of the child.

For higher-cost postsecondary institutions, the problem of recognizing large groups of students as "independent" has been one of resources. If these institutions accepted and implemented criteria which permitted large numbers of students to be considered for financial aid without recourse to the income and assets of their parents, a significant source of support for institutions would be lost. This would be particularly true for institutions that enroll large groups of students from middle and upper income families.

For less expensive institutions, particularly those located in major metropolitan areas in which many students come from lower-income segments of the population, the problem becomes one of dealing with an admittedly existing group in an equitable and economical way. These institutions are not as concerned with the potential loss of the parental contribution (which does not exist for many of their students whether the student is formally classified as dependent or independent) as they are with establishing definitions that recognize the truly independent without encouraging abuse.

Other Research and Reports

During the past five years many publications and papers addressing the issue of the independent student have appeared. Appendix A is a representative listing of publications on the issue. One category of publications deals with the lowering of the legal age of majority, and includes considerations of:

1. The potential impact upon institutional and state budgets caused by greatly increased numbers of students claiming instate residency and thereby attaining a lower tuition status.
2. Court cases in which students have become adversaries of institutions in their attempts to gain instate resident status and have succeeded in changing institutional policies.
3. Student migration patterns that could influence future state and institutional budgets.
4. A combination of two or three of these factors.

Another category discusses identification criteria for independent student status. These are concerned with:

1. Evaluation of the applicability of the existing United States Office of Education criteria for eligibility for Federal student aid programs.
2. Substitute criteria for that of OE, such as:
    a. Veterans' status
    b. Ward of state or county
    c. Residence in own domicile for a period of time by married or single students
    d. Independence from parental support for different specified time periods

A third category addresses the issue from philosophical positions:

1. The Actual validity of the concept of student independence on the basis of limited funds to help all

2. Broad categorization of different kinds of students who should and should not be classified as independent

3. Comparison of the needs of dependent and independent students and evaluation of differences

These publications and papers (and the fact that most have been written within the past five years) highlight the growing problems surrounding the independent student issue. The reportorial and philosophical publications add to the public knowledge and understanding of the issue but do little to furnish solutions to the inherent problems.

Defining Resource Pooling Units

Before attempting to describe the various "resource pooling units" to which a student may belong and the degree of relationship to those units, the term should be defined. Obviously the term was used in the Request for Proposal because it is a less constricting term than "family unit" and therefore allows greater freedom in thinking about possible alternatives. Some limitations must be imposed, however, for the definition to have a structural framework.

It must be accepted in this study that a resource pooling unit is defined by the receipt of financial support by a student. Further clarification is required, however, in order to separate a priori support, from a posteriori support. Clearly, the Federal Government was not intended to be included as a member of the resource pooling unit a priori, although for many students it may be one of the most important a posteriori members of the unit.

The traditional definition of resource pooling unit as it can be applied to students in postsecondary education in the United States is:

> *A group of related individuals with a legal, moral, and/or ethical responsibility to make available the economic resources of one member, in whole or in part, to be used to meet the common expenses of all members and/or the individual expenses of one or more other members.*

This definition encompasses the traditional resource pooling units that have been evaluated by financial aid program sponsors and administrators in assessing student financial need in postsecondary education. Those units usually included are:

1. The parent-sibling group in which both natural parents are present and one or more of the siblings is the student

2. The parent-sibling group in which two parents are present but only one is the natural parent and one or more of the siblings is the student

3. The parent-sibling group headed by only one natural parent with one or more of the siblings as a student

4. The group headed by a nonparent natural relative (grandparent, other sibling, aunt, uncle, etc.) in which one or more of the siblings is the student

With the exception of orphans (defined as those students regardless of age whose natural parents are both dead and no step-parent is present), all individuals enrolled in postsecondary education could be assigned to one of these family units. The problem arises in determining whether the member of the family unit is also a member of the resource pooling unit. A significant portion of the problems associated with determining need for independent students is in the determination of the point at which a member of a family unit is no longer a part of the resource pooling unit represented by that family.

Another possible definition of a resource pooling unit which might have more relevance for the financial aid process is:

> *A group of related or unrelated individuals who have agreed, formally or unformally, that the economic resources of one member will be available, in whole or in part, for the direct or indirect support of another member.*

This expanded definition would deal more adequately with students who have separated themselves from the family unit, both physically and financially. To the previous list of units would be added:

5. Students maintaining permanent residences separate from any other student or nonstudent

6. Students cohabitating with another student or nonstudent (a sanctioned or nonsanctioned family unit)

7. Students living in group quarters with other students or nonstudents (communes and cooperatives whether formal or informal)

8. Students living with adults who are not natural parents or other relatives (wards of the court and foster children)

This expanded list probably defines all of the possible "resource pooling units" to which a student might belong. Although inclusive of type, it contributes nothing to a description of the degree of affiliation with the group which would permit a description of the method of determining what, if any, of the resources of another individual can be considered as actually or potentially available for the support of that member or those members enrolled in postsecondary education.

For the purposes of this study, the relevant question is what portion of the resources of one resource pooling unit should be made available for the support of a member of a different resource pooling unit. Stated more specifically -- what portion, if any, of the resources of the first four pooling units (the traditional "family") should be made available to students who are members of the second four pooling units (the "independent" student).

The problem ultimately comes down to a question of when the legal, moral, or ethical financial responsibility of the traditional family unit is altered (or terminated) by a social decision (on the part of the student or on the part of the parents) under which the student develops a primary social affiliation with a different resource pooling unit.

Legal Changes in Status

Two recent developments have led some observers to question whether student financial aid can continue to be administered with parental resources in mind. The first is the rush by the states -- 43 of 50 since 1971 -- to reduce the age of majority to 18. The second grows out of a 1973 United States Supreme Court decision which held that being claimed as someone else's income tax dependent for last year cannot be made a conclusive bar to receiving food stamps this year.

Neither development appears to pose a legal or constitutional threat to the practice of considering family resources in the award of student aid.

College aid administrators have no real interest in whether an aid applicant is old enough to vote or is legally "emancipated" from his parents. Rather, their concern is whether it is reasonable to consider the family resources of any particular applicant in deciding whether to give him a financial subsidy. Attaining majority has never been decisive in establishing eligibility for educational subsidies. If it was constitutional in 1970 to withhold Federal aid from a 21 year old student with no resources of his own, but from a wealthy family, irrespective of whether his family made the "expected parental contribution" -- and no one has suggested the practice was unconstitutional -- then it is constitutional to withhold such aid from an 18 year old student similarly situated in 1974.

The food stamp case -- USDA v Murry et al, 413 U.S. 508 (1973) -- ostensibly puts in question the BEOG regulation which denies "independent" status to a student who was claimed (other than by a spouse) last year as a dependent for income tax purposes. In Murry the court was looking at a statutory provision which barred food stamps this year for a household if any of its members was claimed as an income tax dependent for last year by someone in another household, if that other household was itself ineligible for food stamps. The statutory bar was operative no matter how many people were in the affected household, no matter how fraudulent the claimed tax exemption, and no matter how destitute the members of the household. In a 5-4 decision, the court found that the statute denied due process. It is quite clear that had there been an opportunity to prove present need -- in short, had the statutory presumption not been irrebutable -- the court would have ruled the other way.

The effect of the present BEOG regulation is that an "expected family contribution" must be subtracted from a student's grant entitlement this year if he was claimed as an income tax dependent for last year. The presumption thus is that if the parents claimed to have supported the student last year, it is reasonable to consider charging them with a contribution toward college costs this year. The parents can plead and prove inability to pay, but they will not be heard to assert mere unwillingness. There is not and never has been a generally enforceable obligation on the part of parents to pay college costs, but the Congress has chosen to ration BEOG funds on the theory that the family should contribute as much as it is able before public funds are given to the student.

It seems unlikely that the Supreme Court will strike down the Congressional judgment, particularly in view of the fact that other Federal student aid programs, campus-based, permit award of educational subsidies based on current, actual, individual needs of students. [It might be well to amend the BEOG regulation to require that a parent's tax exemption claim be a proper one, but in considering whether to do so, the Federal authorities should bear in mind the general public interest against promoting adversary relationships between parent and child.]

Social Changes in Status

Changes in social affiliation can occur for reasons that may be characterized as voluntary (mutually agreed to by parent and child) or involuntarily (a unilateral decision by parent or child that may be based on real or imagined actions by the other party).

The two major voluntary reasons are age and marriage. It seems generally agreed in American society that at some point a child should leave home and "be on his/her own." The chronological age at which this "should" occur differs among different ethnic, economic, and nationality groups. The age for men may be somewhat different than that for women. But there seems to be a common cultural pattern that suggests that at some age a child should develop a social relationship which does not necessarily exclude his parents, but nevertheless is separate from them.

Marriage, too, is a socially acceptable voluntary change in the social relationship of the parent and child. At least among the majority cultural groups in America, a married child is expected to establish a social relationship in which the parents are not the primary locus.

Involuntary changes in social relationships occur for a variety of reasons, but most of them probably can be characterized as being the result of real or perceived differences in the life styles of the parent and the child. In some instances the social change occurs because the parent disapproves of a decision made by the child, as in the case of an unpopular career choice, and in other cases it happens because of the child's disapproval of the parent.

In all instances, the change in primary social relationship is a matter of choice on the part of one or both of the parties to the decision. The choice of career, mate, or life style (and the reaction by other parties to that choice) is in most instances voluntary on the part of either parent or child. That changes in the social relationship are nearly always a matter of choice rather than necessity is difficult to reconcile with one of the basic assumptions of "need analysis." Need analysis procedures generally recognize items of necessity as being legitimate and items of choice as not being legitimate. Commonly accepted principles of need analysis, therefore, are not especially valuable in this analysis.

Current Federal Definition of the Independent Student

Although not mandated for use in non-Federal programs, the definition of the independent student most widely used is that included in the legislation establishing the Basic Educational Opportunity Grant Program. This states that an independent student is one who:

1. *Has not and will not be claimed as an exemption for Federal income tax purposes by any person except his or her spouse for the calendar year(s) in which aid is received and the calendar year prior to the academic year for which aid is requested.*

2. *Has not received and will not receive financial assistance of more than $600 from his or her parent(s) in the calendar year(s) in which aid is received and the calendar year prior to the academic year for which aid is requested.*

3. *Has not lived or will not live for more than two consecutive weeks in the home of a parent during the calendar year in which aid is received and the calendar year prior to the academic year for which aid is requested.*

(Section 190.42, FR Doc. 74-6083, Title 45, Chapter 1, Part 190, Basic Educational Opportunity Grant Program Expected Family Contribution for Academic Year 1974-75.)

This definition is less than satisfactory to most program managers and to substantial numbers of the students they are attempting to serve. It is arbitrary in assuming that a two-year period during which the student has not lived at home for any extended period of time or received $600 in support qualifies the student as independent. It is difficult to police because the only element subject to independent verification is that relating to tax dependency. The program manager has no way of assuring that the other two conditions are met. Strict enforcement can also be exceedingly unfair to some students. Picture a 30-year-old divorced woman with children who, for reasons of health, lives with her parents for 15 days in order to have someone care for her children. This action would cause her to lose her independent status.

Perhaps the most serious deficiency of this Federal definition is that it is based on legalisms rather than on educational policy. The purpose of the student aid for which the definition has been created is to assure a postsecondary education for those who cannot afford the costs from their own resources.

State Definitions

The ways in which states define independence for the purposes of administration of their student aid programs is also important. Congruence of definitions among state, Federal, and institutional programs must be achieved if the conflicting determinations and resulting confusion are to be reduced.

Many state definitions are concerned with defining something more than student independence, including in their "independent student" definitions phrases such as, "12-month (state) residency," "other than full-time college student," "must have had an interruption in education of at least one year," which indicate that the definitions are concerned also with determining legal residency for program eligibility purposes. Care must be exercised to separate residency requirements from self-supporting requirements.

A number of states have not established their own definitions but have followed the Federal guidelines instead. These include Kansas, Minnesota, Tennessee, and Texas. This does not solve the problem, but simply shifts it to a higher level of confusion. Among the definitions that individual states have established for themselves, there are a number of common elements but little commonality in defining those elements. Some of the items that are required to establish independent student status are:

1. A period of physical separation from the residence of the parents. The most commonly used period is one year although that year is not consistently described. Terms such as "last year," "12 months prior to application," and "one calendar year" are used. One state requires that the period of separation be since the junior year of high school. Another permits cohabitation if "reasonable room and board are paid." The present definitions appear to allow for some period of residence with the parents during the period of physical separation, but there is little consistency. Different definitions permit cohabitation for periods of "two weeks," "one month," and "vacation periods."

2. A period of tax dependency separation from the parents. This is perhaps the most common element of the definitions, but its implementation is not consistent. Various definitions require that the student not have been claimed as a tax dependent for "one year," "the two previous years," "the year of application and the year of award," or "the calendar year prior to application, the year of application, and the year of award." Literal interpretation of the most stringent of these requirements would mean that a student applying in November 1974 for aid for the 1975-76 academic year could not have been claimed as a tax dependent for 1973 (year prior), 1974 (year of the application), and 1975 and 1976 (the years of the award).

3. A stipulated amount of maximum allowable support from the parents. While the variations in this requirement are perhaps less than in the others, the values are not consistent. The amounts of $200 and $600, which are used by many, appear to derive from the past and present Federal guidelines. The figure used by one, $500, seems to be a compromise.

In addition, a number of states have minimum limits which arbitrarily define the lowest age at which self-supporting status can be granted. These ages include 18 (Maine), 23 (California and New Jersey), 25 (Massachusetts), and the age which would be achieved after "six years out of high school" (Pennsylvania). Other states accept certain groups of students with "recognizable" characteristics as independent of parental support. These include all veterans, veterans with more than one year's service, wards of the court, orphans, married students, married students six years out of high school, and students from "extremely adverse home situations." One state reports perhaps the simplest definition of the self-supporting student -- one who files the Student's Financial Statement instead of the Parents' Confidential Statement.

Institutional Definitions

As might be expected, institutions tend to rely primarily on the Federal guidelines for their definitions of student independence. In a June, 1974, national survey of institutions conducted by the College Scholarship Service (CSS), 87 percent of the 1,200 respondents indicated adoption of the Federal definitions, nine percent used institutionally developed criteria, and four percent accepted state or other policy definitions. Public institutions rely more on the Federal definitions (over 90 percent), while private institutions more often use their own policies in administering their resources. In the same survey, 42 percent of those responding indicated that the matter of definition was their most difficult problem in making decisions about independent students. The other problems of packaging aid, determining need, and the like, often are caused by the initial question of eligibility.

In summary, the components of the current Federal definitions are the primary criteria for classifying students as to their independence for non-Federal as well as Federal programs. This suggests that the definitions promulgated by the Federal Government should be as little arbitrary, as reasonable, and as enforceable as possible. There is much concern that the present standards do not meet these criteria well. The purpose of this study is to investigate alternative definitions which could be implemented to simplify the present situation without increasing the numbers of students or the kinds of students who qualify as independent to levels which would be unacceptable.

CHAPTER II: METHODOLOGY OF THE STUDY

Development of Alternative Definitions

In July, 1974, the study staff convened a small working group of representatives from different disciplines and with different points-of-view to consider alternative definitions of independent student status. The members of that group, listed in Appendix B, identified a number of variables that might be significant in assessing the independence of the student from his parents as it relates to paying for postsecondary education. These factors were then translated into a number of alternative definitions.

The first group of definitions involved modifications of existing Federal definitions. The purpose of investigating these alternatives was to determine if simplification or changes in the elements of the definition could be accomplished without drastic changes (either reductions or increases) in the number and type of students who would be declared independent. These alternatives were:

1. *Disregard that element of the definition concerning the student's place of residence while in school.*
2. *Disregard the tax dependency status for the calendar year prior to the academic year for which aid is requested.*
3. *Disregard entirely tax dependency status.*
4. *Disregard entirely the amount of parental contribution.*
5. *Reduce the maximum allowable parental contribution to $200.*
6. *Increase the amount of allowable parental contribution to $1,000.*
7. *Reduce the maximum allowable parental contribution to zero.*
8. *Disregard both the amount of parental contribution and the student's place of residence while in school.*

The second group of alternatives related to verifiable characteristics of groups of students who traditionally might be considered independent. These alternatives included:

9. *Declare as independent all those 21 years of age or older.*
10. *Declare as independent all those 22 years of age or older.*
11. *Declare as independent all those 25 years of age or older.*
12. *Declare as independent all those who are or have been married.*

13. *Declare as independent all those with dependent children regardless of marital status.*

14. *Declare as independent all veterans.*

15. *Declare as independent all those receiving welfare benefits in their own right.*

Practically speaking, an independent student is one who does not receive any financial contribution from his or her parents. To study the effect of defining as independent that group who do not expect to receive any contribution from their parents, three additional alternatives were developed:

16. *Declare as independent all those who reported no parental contribution.*

17. *Declare as independent all those for whom the CSS system of need analysis would determine that no parental contribution could be expected.*

18. *Declare as independent all those who would be considered to be receiving no contribution from their parents under the BEOG system of determination of family contribution.*

Concern for the needs of the "nontraditional student" suggested the investigation of another set of alternatives based on delayed entry into postsecondary education. Four measures were developed that related the student's age to his educational level:

19. *Declare as independent any student who delayed entry one year or more.*

20. *Declare as independent any student who delayed entry two years or more.*

21. *Declare as independent any student who delayed entry three years or more.*

22. *Declare as independent any student who delayed entry four years or more.*

Because upper divis[illegible] students are more likely to wish to be considered independent than are freshmen or sophomores, two alternatives based on class level were investigated:

23. *Declare as independent all seniors.*

24. *Declare as independent all juniors and seniors.*

Finally, the effect of relating independence to the production of personal income was considered. If a student is employed and generating his own support, it might be reasonable to consider him to be independent regardless of other characteristics. To study this, four alternatives were selected:

25. *Declare as independent all students working 21 hours per week or more.*

26. *Declare as independent all students working 31 hours per week or more.*

27. *Declare as independent all students whose personal earnings were 50 percent or more of the amount of their parents' earnings.*

28. *Declare as independent all students whose personal earnings were 33 percent or more of the amount of their parents' earnings.*

Data Base for Investigation

The data used in this study were collected by the College Entrance Examination Board between 1971 and 1974 in studies for various state agencies and individual institutions of postsecondary education. The data were collected with the Student Resource Survey, a data collection and analysis system developed by the College Board to help institutions and agencies study the methods used by students to finance the costs of postsecondary education. A copy of the data collection instrument is included as Appendix C.

The Student Resource Survey (SRS) collects information directly from students. It can be administered on campus at the time of registration or during classes, or by mail with preregistration materials. Students receiving aid and those not receiving aid are both included in these surveys. The basic instrument is a 67-item questionnaire. Students complete it anonymously, and for that reason it is impossible to conduct follow-up for missing data. No information is available about nonparticipating students.

In earlier studies in which comparison data were available, the responses given to the SRS fell within two to five percent of expected responses. However, in instances where no directly comparable information is available, the possibility exists that the total population may not be accurately represented. Although there is no evidence in the results to suggest that there was a selective bias in the sample, the absence of comparative data precludes a definitive statement. In the opinion of the original research staffs and the participating institutions the available comparison data indicate that the results are representative and justify a high level of confidence.

The original data base from which this study group was drawn included more than 98,000 students from the states of California, Montana, Oregon, Pennsylvania, and Washington. This group was sampled in such a way to assure that the distribution of students attending two-year public, four-year public, and private (both two- and four-year) institutions approximated the national distribution of students among types of institutions as closely as possible. It was sampled further to assure that the population of each state bore the proper weight relative to the other states in the sample. This sampling produced a study group of 32,673 undergraduate students distributed as shown in Table 1. A distribution of the age of the students in the total sample is shown in Table 4; the parental income in Table 6.

Against this data base, each of the alternative definitions of the independent student was tested to determine what percentage of change would occur in those classified at present as dependent/independent according to the Federal definitions. An analysis of this information will appear later.

Defining Independence in the Study

The Student Resource Survey (SRS) which was used to collect the data for this study includes questions that make it possible to generate a determination of dependency status closely approximating that required under the present rules of the Basic Educational Opportunity Grant Program (BEOG). This determination combines students' responses to questions about tax dependency, parental contribution, and place of residence.

In the area of tax dependency, the SRS questions correspond directly with those required in the BEOG determination. The student is asked, "Did your parents claim you as a dependent for Federal tax purposes for the last calendar year?" and "Will your parents claim you as a dependent for Federal tax purposes this calendar year?" Responses of "No" to both are required for a student to be considered independent. The student's response to the question "Estimate the amount of money you will receive during the nine-month academic year from . . . parent or legal guardian" is used to determine the allowable parental support, and a response of $600 or less, coupled with two negative responses to the tax dependency questions is required to be determined independent. The BEOG definition requires less than $600 parental contribution in the present and prior 12 month calendar year. The determinations made from the SRS responses may over- or under-estimate the number of independent students. It is likely, however, that the SRS determinations closely correspond to those of the BEOG program.

The BEOG residency requirement allows no more than two consecutive weeks residence with the parents during the prior and current year. The SRS does not make this detailed inquiry, but rather asks "When at college, where do you normally live?" If the student responds that he normally lives with parents or relatives he is not considered to be independent. The student who responds that he normally lives elsewhere but returns home for vacation periods would be considered independent if he qualifies under the tax dependency and parental contribution questions. In this respect, the SRS probably overstates the number of independent students.

TABLE 1

Construction of the Study Sample

Segment	Total	California	Washington	Oregon	Pennsylvania	Montana
Public Two-Year	7,259	6,735	199	175	125	25
	22.2%					
Public Four-Year	17,460	9,136	3,016	1,728	3,162	418
	53.4%					
Private	7,954	3,535	600	439	3,350	30
	24.3%					
TOTAL	32,673	19,406	3,815	2,342	6,637	473
Percent of Total		59.4%	11.7%	7.2%	20.3%	1.5%

CHAPTER III: CHARACTERISTICS OF STUDENTS WHO ARE INDEPENDENT UNDER THE PRESENT BEOG PROGRAM DEFINITIONS

Using the Student Resource Survey items described in the previous Chapter, a determination was made whether each of the students in the study sample would have qualified as dependent or independent under the definition used by the Basic Educational Opportunity Grant Program for recipients during the 1974-75 academic year. Under that definition, 79.2 percent of the sample would be considered dependent and 20.8 percent would be considered independent. Slightly more full-time than part-time students would be considered dependent. Among full-time students, 22.6 percent of the men qualify as independent, 12.9 percent of the women. The following table shows the distribution of dependency status by sex for responsents in the study group.

TABLE 2

Dependency Status by Sex of All Study Group Respondents

	Total	Dependent	Independent
All Students	100.0%	79.2%	20.8%
Male		53.4	68.5
Female		46.6	31.5
		100.0%	100.0%
Full-Time Students	100.0	81.6	18.4
Male		53.7	69.5
Female		46.3	30.5
		100.0%	100.0%

The study group included about 4,000 students (12.3 percent of the total) who were carrying course loads less than full-time. In the analyses that follow, this group has been excluded. On many of the variables too few of this group responded to permit any conclusions to be drawn. Further, their present participation in Federal student aid programs is extremely limited (in fact, if not in law), and inclusion would mask the effects of alternative definitions on the student aid population eligible at present.

The students who now qualify as independent are older than those who would be considered dependent. The mean age of the full-time independent student was 26.2 years and that of the dependent student 20.8 years. Students over 25 made up only 13.7 percent of the total full-time group, but were nearly half

(49.4 percent) of the independent student group. Not all older students were independent, however. About three out of ten students over 25 years of age would not qualify as independent under present guidelines. Table 3 shows the age distribution of the dependent and independent students in the sample.

TABLE 3

Dependency Status by Age

(Full-Time Students Only)

Age	Column Percent			Row Percent		
	Total	Dependent	Independent	Total	Dependent	Independent
18 or under	7.7%	9.3%	.6%	100.0%	98.5%	1.5%
19	21.3	25.6	2.2	100.0	98.1	1.9
20	19.2	22.5	4.6	100.0	95.6	4.4
21	19.1	21.3	9.4	100.0	90.9	9.1
22 to 24	19.0	16.2	31.1	100.0	69.9	30.1
25 to 29	9.4	3.4	36.0	100.0	29.8	70.2
30 to 34	2.2	.7	8.7	100.0	26.6	73.4
35 to 40	1.2	.4	4.4	100.0	30.9	69.1
41 or above	.9	.5	3.1	100.0	40.1	59.9
	100.0%	100.0%	100.0%			
Mean Age	21.8	20.8	26.2			

Not all married students qualify as independent under the present guidelines. Nearly seven percent of the dependent students are or have been married. Of students who are presently married, 30.5 percent would not qualify as independent; among those separated or divorced, 37.3 percent would not qualify; among those who reported they were widowed, 43.1 percent would not qualify. Table D-1, in Appendix D, shows the distribution of dependent and independent students by their present marital status.

Veterans make up a substantial portion of those who would qualify as independent under present guidelines, with 44.6 percent of those identified by the SRS as independent indicating they were veterans. Not all veterans would qualify as independent, however, because 40.5 percent of those who indicated they were veterans would not meet the established criteria.

Students who identified themselves as Black or Spanish-American were much more likely to qualify as independent than were students in other ethnic/racial groups. Among the Black students 30.5 percent would qualify as independent and 25.3 percent would qualify among the Spanish-Americans. Those who identified themselves as Oriental were the least likely to be independent, with only 10.5 percent meeting present guidelines. The following table shows the distribution of students by ethnic/racial group membership.

TABLE 4

Dependency Status by Ethnic/Racial Group Membership

(Full-Time Students Only)

Ethnic/Racial Group	Column Percent			Row Percent		
	Total	Dependent	Independent	Total	Dependent	Independent
American Indian	2.9%	2.9%	3.1%	100.0%	80.5%	19.5%
Black	3.9	3.3	6.5	100.0	69.5	30.5
White	80.5	81.2	77.2	100.0	82.3	17.7
Spanish-American	4.6	4.2	6.3	100.0	74.7	25.3
Oriental	4.3	4.8	2.5	100.0	89.5	10.5
Other	3.8	3.6	3.4	100.0	78.6	21.4
	100.0%	100.0%	100.0%			

Some of the original student responses have been shortened for convenience. Black=Black/Afro-American/Negro; White=Caucasian/White; Spanish-American=Chicano/Mexican-American/Other Spanish-Speaking American; Oriental-Oriental/Asian-American.

As might be expected from the greater incidence of independence among older students, those at higher class levels are more likely to be independent. Among freshman students, only one in ten (9.2 percent) would qualify as independent under present guidelines, but among seniors, nearly three in ten (29.5 percent) would be considered independent. Slightly more than 15 percent of the sophomores, nearly 22 percent of the juniors, and more than 35 percent of the fifth year undergraduates would be considered independent. Table D-2, in Appendix D, shows the distribution of dependent and independent students by class level.

Students who qualify for independent status under the present guidelines come from families with lower incomes than do those who are dependent. This substantiates the opinion that for many students independence may be a matter of necessity rather than of convenience. The mean parental income of dependent full-time students in the study group was $14,559; that for independent full-time students in the study group was $10,243. Students from families with incomes in excess of $12,000 made up 52.1 percent of the total group and 56.3 percent of the dependent student group, but only 31.8 percent of the independent student group. Among students from families with incomes of less than $6,000, 32.6 percent of the students qualify as independent; among those from families with incomes of more than $18,000, only 8.5 percent meet the present qualifications. Table 5 shows the distribution of dependent and independent students by student-reported parental income.

TABLE 5

Dependency Status by Student-Reported Parental Income

(Full-Time Students Only)

Student-Reported Parental Income	Column Percent			Row Percent		
	Total	Dependent	Independent	Total	Dependent	Independent
$ 3,000 or under	7.6%	6.0%	15.4%	100.0%	65.7%	34.3%
$ 3,001 to $ 5,999	8.5	7.1	15.4	100.0	69.5	30.5
$ 6,000 to $ 7,499	6.9	6.3	9.8	100.0	76.1	23.9
$ 7,500 to $ 8,999	7.7	7.1	10.3	100.0	77.1	22.9
$ 9,000 to $11,999	17.2	17.2	17.2	100.0	83.1	16.9
$12,000 to $14,999	15.7	16.4	11.9	100.0	87.1	12.9
$15,000 to $17,999	10.1	10.8	6.8	100.0	88.6	11.4
$18,000 to $20,999	7.9	8.6	4.6	100.0	90.1	9.9
$21,000 to $24,999	6.2	6.9	2.9	100.0	92.1	7.9
$25,000 or above	12.2	13.6	5.6	100.0	92.2	7.8
	100.0%	100.0%	100.0%			
Mean Income	$13,829	$14,559	$10,243			

Students who are considered dependent under the present guidelines report receiving an average of $964 in support from their parents. More than half of the dependent students (53.1 percent) report receiving less than $600 in parental support, with nearly two out of ten (18.1 percent) actually self-supporting because they receive no support from their parents or guardians.

According to the methods used to calculate parental contribution by the Basic Educational Opportunity Grant Program, the mean that would be expected from dependent students would be $1,617 (167.7 percent of that actually reported by the students). Exactly one quarter (25 percent) of the dependent students would be calculated to receive less than $600 in support from their parents under the BEOG procedures (more than twice that percent report actually receiving less than $600) and only 8.5 percent would be calculated to receive no parental support (18.1 percent report none).

For students who are at present determined to be independent, the mean BEOG calculated parental contribution would have been $1,218 had they been considered dependent. About four in ten (40.5 percent) would have been calculated to receive less than $600 (the amount which they did receive in order to qualify as independent) and more than one in ten (10.6 percent) would have been calculated to receive nothing from their parents. Table 6 on the following page shows the distribuiton of reported parental contributions for students classified as dependent under present guidelines and the BEOG calculated parental contribution for both dependent and independent full-time students in the study group.

These characteristics partially describe the full-time students in the present study group who would be classified as dependent or independent under the guidelines used at present by the Basic Educational Opportunity Grant Program, most of the state scholarship agencies, and nearly all individual institutions of postsecondary education. These characteristics provide a benchmark against which the alternative definitions to be subsequently described can be compared.

TABLE 6

Student-Reported and BEOG-Calculated Parental Contribution

(Full-Time Students Only)

Parental Contribution	Student-Reported Parental Contribution, Dependent Students Only	BEOG Calculated Parental Contribution					
		Column Percent			Row Percent		
		Total	Dependent	Independent	Total	Dependent	Independent
None	17.2%	8.9%	8.5%	10.6%	100.0%	76.6%	23.4%
$ 1 to $ 200	18.3	3.3	3.2	3.8	100.0	77.3	22.7
$ 201 to $ 400	9.5	9.2	6.3	21.0	100.0	54.9	45.1
$ 401 to $ 600	8.1	6.6	7.0	5.1	100.0	84.8	15.2
(Under $600)	(53.1)	(28.0)	(25.0)	(40.5)	(100.0)	(71.5)	(28.5)
$ 601 to $1,000	10.8	12.7	11.7	16.9	100.0	73.8	26.2
$1,001 to $1,500	9.6	13.9	15.8	6.0	100.0	91.5	8.5
$1,501 to $2,000	8.4	9.4	8.8	11.9	100.0	74.9	25.1
$2,001 to $2,500	5.9	14.1	14.4	8.7	100.0	87.8	12.2
$2,501 to $3,000	5.2	6.5	6.4	6.8	100.0	79.2	20.8
$3,001 or above	7.1	15.4	16.9	9.2	100.0	88.1	11.9
	100.0%	100.0%	100.0%	100.0%			
Mean Parental Contribution	$964	$1,538	$1,617	$1,218			

CHAPTER IV: FINANCIAL IMPLICATIONS OF THE PRESENT DEFINITION

Under the present Federal guidelines for demonstrating self-supporting student status, there is little financial disincentive to the parents. The only loss they would experience would be their inability to claim the student as a Federal income tax dependent. This would result in an increase in the Federal taxable income of the parents of $750 for each child emancipated in this way. The increase would be taxed according to the marginal tax rate for their income level. In order for the student to qualify for self-supporting status the deduction must be foregone for two years, thus the total period of foregone Federal tax deducations would extend to five years if the student were to be considered independent for his entire undergraduate career and for the total period of his eligibility for assistance under the Basic Educational Opportunity Grant Program.

The table that follows shows the cost to the family through loss of Federal income tax deducations for the various periods.

TABLE 7

Impact of Student Independence

On Federal Income Tax Payments of the Parents

Parental Adjusted Gross Income	Tax Rate*	Increase in Federal Tax 1 Year	2 years	5 years
$12,000 to $16,000	25%	$187.50	$375.00	$ 937.50
$16,000 to $20,000	28	210.00	420.00	1,050.00
$20,000 to $24,000	32	240.00	480.00	1,200.00
$24,000 to $28,000	36	270.00	540.00	1,350.00
$28,000 to $32,000	39	292.50	585.00	1,462.50
$32,000 to $36,000	42	315.00	630.00	1,575.00
$36,000 to $40,000	45	337.50	675.00	1,687.50

*1973 tax rates for families filing joint returns

The impact of loss of deduction on state or local income tax returns, of course, varies. It is unlikely that it would be substantial. In New York, for example, for a family with an income of $20,000 the state tax liability would be increased no more than $87 per year; in California the increase would be no more than $60 per year. It is possible that for some families the increases might be more because they would be unable to claim medical expenses paid for nondependent children and would experience a further increase in their taxable income. However, since this would occur only when total medical expenses exceeded three percent of gross income (the level at which they can be itemized) it is not likely that this would be a significant cost for families at higher-income levels. With independent status for the student the savings to the family would be significant. Assuming that a family made no more contribution to a student's educational expenses than would be permitted under the guidelines ($600 per year), Table 8 shows the savings that would be experienced using the contribution levels expected under the College Scholarship Service system. (This system is used for determining eligibility for institutional and campus-based Federal student aid by more than 4,000 institutions in this country.)

TABLE 8

Impact of Student Independence on

Parental Contributions Expected by the CSS*

Parental Income	CSS Contribution	Net Savings** 1 Year	4 Years
$12,000	$ 973	$ 373	$ 492
$14,000	1,378	778	3,112
$16,000	1,851	1,251	5,004
$18,000	2,443	1,843	7,372
$20,000	3,190	2,590	10,360
$22,000	4,011	3,411	13,644
$24,000	4,803	4,989	19,956
$26,000	5,589	4,989	19,956
$28,000	6,337	5,737	22,948
$30,000	6,992	6,392	25,568

*1974-75 contribution levels for a two-parent, three-child family without complications (Table F, CSS Need Analysis: Theory and Computation Procedures for the 1974-75 PCS and SFS)

**Estimated typical expected parental contribution minus $600 per year maximum allowable parental contribution

For families in higher-income levels, this undoubtedly overstates net savings. The CSS expected contribution level for families with incomes in excess of $22,000 exceeds the average cost of one year's resident education at a private four-year institution in 1974-75 (the maximum that most families would be expected to contribute under most circumstances) and these estimates do not include any contribution the student might make from summer employment or assets. The table does, however, indicate the savings that families might experience if their child were considered independent of their resources. A family with an income of $20,000 would lose approximately $240 in Federal income tax deducations but would be excused from an expected educational expense contribution of nearly $3,200 per year. The net savings to the family would be nearly $3,000 per year.

The student himself would not obtain particular advantage in dollar terms, because he would simply be substituting support from financial aid resources for support from the parents. But there would be considerable change in eligibility for financial assistance. A student from a family with an income of $26,000 would be ineligible for Federal, state, or institutional financial assistance on the basis of expected parental contribution at even the most expensive institutions. As an independent student, however, his need could easily approach the full amount of the institutional budget. If he applied for and was found eligible for participation in the Basic Educational Opportunity Grant Program, he might receive as much as $5,600 in BEOG support over four-years at full funding. With an institutional budget that is high and other grant aid (such as that from the SEOG program), a student could easily qualify for and might receive as much as $11,200 in gift aid over the course of four years ($1,400 from BEOG plus $1,400 in matching grant aid from other sources per year).

The financial incentives to the family (and consequently the costs to the financial aid programs) of independent student status are considerable. The following table shows the distribution of parental contribution that would have been computed using the 1974-75 BEOG computation procedures, for independent students in the study group had they been dependent on their parents. These amounts were calculated according to the same general guidelines as those used at present for dependent students.

TABLE 9

Parental Contribution that Would Have Been Expected

From Independent Students Under Present Guidelines Using

1974-75 BEOG Computation Procedures

Amount of Contribution	Percent of Students
None	11.1%
$ 1 to $ 200	3.7
$ 201 to $ 400	20.7
$ 401 to $ 600	5.1
$ 601 to $1,000	15.3
$1,001 to $1,500	5.4
$1,501 to $2,000	10.8
$2,001 to $2,500	8.9
$2,501 to $3,000	6.9
$3,001 and above	12.1
Mean	$1,283

The mean BEOG expected parental contribution that would have been computed for students in the study group now considered to be independent was $1,283. Assuming that there are about 7.45 million undergraduate students enrolled in postsecondary education during the 1974-75 academic year, the net loss through foregone parental contribution from the 20.8 percent of students considered independent would be the mammoth sum of $1.988 billion. It would be unreasonable to assume that all of the students who are at present considered independent make that claim in order to relieve their parents of the necessity of making the expected contribution. More stringent status definitions would not result in a total recovery of that amount. But the amount of contribution lost from parents of independent students is significant. Certainly the incentive to have a student become independent -- savings of an average of $1,283 in parental contribution plus an average BEOG award at full funding of $567, (a total financial gain of $1,850) -- measured against a tax reduction loss of not more than $400 per year indicates that there would be a relief of financial pressure by declaring independence.

CHAPTER V: SOCIOPATHOGENIC CONSEQUENCES OF INDEPENDENT STUDENT DEFINITIONS

This chapter deals with ways in which the application of the present definition of independent student status to Federal student aid programs may have an adverse impact on individuals and institutions in our society. A later chapter will look at suggested modifications in the definition and speculate on possible adverse effects of these modifications.

Manifest and Latent Functions: An Introduction

In looking at a specific program designed to have an impact on society or a part of society, it is possible also to observe the consequences of the program. These consequences have often been divided into "manifest" functions and "latent" functions which Robert Merton defines as follows: "Manifest functions are those objective consequences contributing to the adjustment or adaptation of the system which are intended and recognized by participants in the system; latent functions, correlatively, being those which are neither intended nor recognized." Since this chapter will be concerned primarily with latent functions of the present definition it will be helpful to continue Merton's explanation of latent functions: "The unintended consequences of action are of three types: (1) those which are functional for a designated system, and these comprise the latent functions; (2) those which are dysfunctional for a designated system, and these comprise the latent dysfunctions; and (3) those which are irrelevant."

When regulations concerning eligibility for independent student status were specified, certain consequences were intended by the action. The regulations were intended to further the basic goal of the Federal student aid programs -- to equalize and extend educational opportunity and thus make access to higher education available to all who could benefit from it. It was also the intention of the independent student criteria to retain the philosophy that parents are usually responsible for the education of their children at least through the bachelor's degree. The regulations recognize that there are, in fact, individuals who no longer have access to their parents' "resource pool" but are designed to prevent families to shift financial responsibility to the government which they might otherwise have accepted as their own.

This became the manifest function of the independent student provisions: to insure that students who do not normally depend on their parents financially would not have to do so in the special case of education, and to prevent those who were normally financially dependent on their parents from using this provision to allow their parents to escape responsibility.

The Office of Education defined an independent student as one who 1) does not live with his/her parents for more than two weeks at a time, 2) has not and will not receive more than $600 per year from his parents for a three-year period and 3) has not and will not be declared as a dependent for tax purposes by his/her parents for a three-year period. By extension, a dependent student is anyone who fails to meet one or more of the criteria: one who resided with his parents 15 days or more, received $601 or more in cash or kind in any one calendar year, or was declared (with or without his consent) as a dependent for tax purposes.

It is these specific criteria, as well as other implicit criteria, that will be the focus of this chapter. The purpose will be to see if the criteria, as set forth above, ever act to negate the principal aim of equalizing educational opportunity. Are students who are unable to afford postsecondary education being denied aid? Are students who are able to finance their college education, either from their own or from their parents resources, being granted aid because the criteria are overly broad? What other dysfunctions are produced by the regulations?

It seems possible at this time to say with certainty that there have been some inequities created by the definition. And yet it is difficult to quantify the problem nationally or present a full description of what has happened. Those students who did not receive aid because they did not qualify under the regulations may have been unable to attend college and therefore cannot be found in the college student population. Sampling the entire population of the nation between the ages of 18 and 45 to locate what is probably a relatively small number of cases would be prohibitively expensive.

Those who managed to receive Federal aid that was not intended for students in situations such as theirs are nearly impossible to find -- they are, of course, part of the student population on nearly every campus, but they are not going to step forward and identify themselves.

What is left is to engage in some reasoned speculation. It is the intent of this chapter to present cases which are known, or have been described, and add them to certain logical categories to produce a list of possible dysfunctions of the current criteria. While the impact on the student and the institution is the most obvious, other individuals and agencies are affected. Some of these will be described, especially those that affect regulations between the student and society, his family, or the government.

Some Latent Consequences of the Eligibility Criteria

Independent status is determined by the student's relation to his parents or guardian during the 20 months prior to his application for aid (assuming a September entry) and by his anticipated relation to his parents or guardian during the 14 months following the beginning of the academic year. Thus, a candidate for a grant for the 1974-75 school year had to account for the period from January 1, 1973 to December 31, 1975.

There are essentially three latent consequences which may result from the regulations. The first, and most obvious, is the denial of aid to an individual because he failed to meet the crigeria to be classified as an independent student. The second effect is the alteration of the legal status of a student which allows him to meet the criteria. The third effect is the alteration of the real status of the student -- its impact on his relations with his family.

Consequences of Failure to Qualify

In establishing criteria for independent student status there is the risk of either accepting too many individuals who should have been screened out (false positives) or rejecting individuals who should have been included (false negatives) -- students (or would-be students) who are either independent by some social or psychological criteria or students who, while still dependent on their parents in some spheres, are independent when it comes to financing an education.

One of the most obvious sources of false negatives is the time provision. Guidelines are designed to prevent a student who is leaving home to attend school from suddenly declaring himself independent and taking advantage of a program which was not designed for him. Yet there are obvious cases where this individual is, in fact, independent. An illustrative case would be one in which a woman whose parents do not approve of her entry into postsecondary education is not allowed to remain at home and receives no financial support from her family. Because she lived with her parents in the past and was supported by them, she would not be considered independent under the present Federal guidelines.

Just as a person may become estranged from his parents over education, a student may become estranged because of political decisions or behaviors. At one time going to school instead of volunteering to go into the army caused a great deal of conflict. This often resulted in parental refusal to assist in educational financing. At times the alienation between parent and child is total. Vietnam provided us with many examples of this. While a parent is within his legal, if not moral, rights to refuse to support the student, the Federal regulations will not recognize that student as independent of his parents.

The key factor is the timing of the estrangement or separation. If it occurred two years ago it would not be an issue, but if there has been any dependency in the 20 months preceding entry into college, the student is defined as dependent.

Certain other situations produce equally difficult problems. The most obvious is the newly married student. Present regulations do not recognize a new marriage as a declaration of independence from parents. The assumption is that parents still maintain the obligation to pay for postsecondary education if the child has been part of the family in the last 20 months. If a returning serviceman stays with his parents for anything over 14 days after his return, he is classified as dependent. The same is true of a son or daughter who stays with a sick parent for 15 days or more.

While only $600 in financial assistance may be received from parents, there is no limit to the amount that may be received from others. Thus, a relative may provide food or clothing (even a new car to use) and it would not make the student dependent nor would it be likely to count as part of his prior year's income in determining the maximum amount for which he is eligible.

Examples of manipulating the regulations, as they become known, may have an effect on society similar to the effect produced by the knowledge that well-known individuals have failed to pay any taxes. Besides leading to displeasure and alienation, it also has led the IRS to fear a wholesale rash of cheating. Financial aid officers are predicting and even experiencing a similar rash of cheating.

Summary

Basically three types of dysfunctions occur as a result of the current guideline regulations on qualifying as an independent student. One causes a student to separate from his family earlier than he otherwise might in order to receive aid. The second causes student and parents to engage in dishonest or devious behavior in order to qualify. The third denies aid to students who are functionally independent but definitionally dependent.

The scope of the dysfunctions of the current definitions cannot be fully appreciated at this time. The current regulations potentially can disenfranchise a large number of would-be students who are considered by society to be independent of their parents (either totally or in the area of education). Besides the basic loss of opportunity for these individuals and of the loss of resources for society, the reality is that all students lose when one segment of the society is systematically excluded from participating in the educational process.

By being excluded or by being forced to be deceptive in order to qualify, the students and their families become alienated from society and government. Of course the alienation may not be just between the family unit and society. It may also produce internal conflicts within the family. This is especially true in cases in which the student is told that he is dependent and that his family can afford to send him to college, but the family denies both of these findings.

To the extent that the student attempts to enter into a new life style that will further enhance his future eligibility, the system fosters a form of dependency on others that may not be a positive substitution for the existing dependence on the family. It could hardly be said that a genuine educational purpose is served by forcing a year of institutional living or marriage to intervene between secondary and postsecondary education.

CHAPTER VI: ALTERNATIVE DEFINITIONS OF THE INDEPENDENT STUDENT

Using the data base provided by the Student Resource Survey, 28 alternative definitions of the independent student were developed and tested to determine their impact on the number and characteristics of students who would be added to the group of students determined to be independnet under the present Basic Educational Opportunity Grant definition. This baseline for comparison was chosen because the BEOG definition seems to be the one used by most of the state and institutional aid program managers in the administration of funds under their jurisdiction. This chapter describes the effect of those alternatives.

Modifications of the Present Definitional Elements

The first set of alternatives was developed by modifying one or more of the elements in the present BEOG definition. The following table describes the eight alternatives and presents the percentage of full-time students who would be added to (or eliminated from) the group that is presently considered to be independent.

TABLE 10

Changes in the Independent Student Group:

Alternatives That Modify the Present Definition

(Full-Time Students Only)

Modification	Change
Disregard the student's place of residence while in school	+2.6%
Disregard tax dependency for the year prior	+3.9
Disregard tax dependency for both years	+21.4
Disregard the amount of parental contribution	+1.2
Reduce the maximum allowable parental contribution to $200	-3.3
Increase the amount of allowable parental contribution to $1,000	+0.3
Reduce the amount of allowable parental contribution to zero	-8.3
Disregard the student's place of residence while in school and the amount of parental contribution	+3.8

Because the alternatives which reduced the amount of allowable parental contribution to $200 and zero resulted in a decrease in the number of students who would be considered independent (3.3 percent and 8.3 percent respectively), they were not considered for further analysis. This judgment was made because it was considered that policing such stringent levels would be even more difficult than policing the present $600 contribution. Also it would appear to be unfair to families because only in cases of severe rupture of the normal family relationship would parents totally eliminate any cash or in kind support of their children. Strict limitations of this nature would cause even Christmas or birthday gifts to eliminate a student from the independent student group. The alternative, which increased allowable support to $1,000 was also eliminated because it had such a small effect and because the alternative which disregarded the amount of parental contribution resulted in the inclusion of similar groups of students.

The five remaining alternatives in this group included a considerable overlap in individual students affected, with 63.4 percent of the students added through disregarding residence also being added when both residence and parental contribution were disregarded, and 29.5 percent of those added when parental contribution was disregarded being added when both residence and contribution were ignored. There was no overlap between these three definitions and those concerning changes in the year of tax dependency. Naturally, all of those who would be added by ignoring the prior year's dependency status would also be added when both year's dependency was not considered.

These alternatives affect a group of students younger than those included in the independent group at present, and they also affect students from different family income groups. The alternative which would include those students who live with their parents or with relatives would affect a group from families with incomes lower than those in the independent group now. The mean parental income of those added under this alternative would be $8,626 as compared with $10,243 for those considered independent at present. The alternatives which would ignore the tax dependency status would add students from family income groups higher than the present, with the mean parental incomes of those added being $12,421 and $12,527 respectively. The alternative which ignored parental contribution would add the group coming from the highest mean family income, $16,654. The alternative which disregarded both place of residence and parental contribution would add a group from a slightly lower mean parental income, $11,208. The table on page 34 summarizes the age and mean parental income of those added. See Appendix D for the distributions of newly independent students on these two variables.

If the amount of actual support received by students from their parents is a relevant criterion to their independence, the alternatives which ignore place of residence and dependency status for tax purposes would appear to add a group of students who are in fact financially independent. The mean student-reported parental contribution from those added through elimination of residence requirements is only $85; that of those added through elimination of the tax dependency requirements is $112 and $171 respectively. The alternative which ignores the amount of parental contribution ignores a considerable amount -- with the mean student-reported contribution of $1,869. The table on the following page shows these means. See Appendix D for a distribution for each.

Perhaps the most interesting aspect of the effect of these alternatives is the small percentage of students classified at present as dependent who would be affected. Elimination of consideration of the student's place of residence would add only 2.6 percent of the independent group, consideration of tax dependency only in the year for which aid is received would add 3.9 percent to the independent group, and ignoring the amount of the parental contribution would add only 1.2 percent. Unfortunately, the latter change would add a large number of students from high income families and would ignore a substantial amount of real parental help.

> *It would seem that the present definition could be simplified through elimination of consideration of the student's place of residence (at present the most difficult to police or verify of any of the requirements) and through consideration of only one year's tax dependency (less information for the family to provide and the administrator to verify) without adding either a substantial number of students to the independent group or without adding students from high income/high contribution families.*

Alternatives which ignore tax dependency completely result in a substantial increase in the number of independent students and those which ignore the amount of parental contribution add students from high income families who are in fact receiving substantial amounts of parental support.

Table 11

Mean Age, Parental Income, and Parental Contribution of New Independent Students

Alternatives That Modify the Present Definitions

(Full-Time Students Only)

	Characteristics of New Independent Students		
Alternative	Mean Age	Mean Parental Income	Mean Student-Reported parental Contribution
Disregard student's place of residence while in school	23.2	$ 8,626	$ 85
Disregard tax dependency in year prior	21.9	12,421	112
Disregard tax dependency in both years	21.4	12,527	171
Disregard amount of student-reported parental contribution	23.1	16,654	1,869
Disregard both student's place of residence and amount of parental contribution	22.9	11,208	828
Present Definition	26.2	10,243	32

Alternatives Based on Personal Characteristics of Students

One criticism of the present definition is that in order to evaluate the dependency or independency of the candidate the program administrator is required to inquire deeply into matters of parental finance which, if the student is truly independent, may be offensive to both the candidate and the parent. To investigate the implications of use of "remote proxy measures" (personal characteristics of the candidate that are related to probability of independency) which could be evaluated without this kind of intrusion, a second set of alternatives was constructed. The table on the following page describes these alternatives and shows the percentage of students who would be added to the independent group under each.

TABLE 12

Changes in the Independent Student Group: Alternatives Based on Personal Characteristics of Students

(Full-Time Students Only)

Declare as Independent All Students Who Are:	Change
21 or over	+35.4%
22 or over	+17.3
25 or over	+ 4.1
Married, separated, divorced, or widowed	+ 5.6
Parents of dependent children	+ 2.4
Veterans	+ 5.5
Receiving welfare	+ .6

Because the alternatives which declared as independent all those 21 or over and 22 or over resulted in such substantial increases in the percent of independent students, they were not subjected to further analysis. All of those added through the alternative of declaring as independent those with dependent children were also included in the alternative which made independent all those who are or have been married and for that reason was not further analyzed. The percent change by adding those who were receiving welfare was so small, and since by legal definition and investigation by other public agencies these students are in fact not dependent on any one else for their support, no further analysis was made of them.

> *One other set of personal characteristics which would logically appear to make a student independent but which could not be tested from the SRS data base relates to orphans and wards of the state or court. Few would quarrel that a student who had no access to parents either through their death or through a court action which legally separated the student from the parent should be considered as independent of the parents.*

Of the students who are added on the age criterion (25 or over), 51.7 percent would also be added on the marital status criterion and 47.2 percent on the veterans criterion. Of the veterans, 23.9 percent would also be covered on the marital status criterion. Older students, logically, are more likely to be married and/or to be veterans if male. The mean age of those added on the basis that they are or have been married is 25.9 years; those added because they are veterans are slightly younger, with a mean age of 24.2 years.

Students added to the independent group under these alternatives come from families with incomes slightly higher than those students considered at present to be independent. Full-time students over 25 years of age who would be added come from families with incomes that average $11,168, married students from families with a mean income of $13,248, and veterans from families with average incomes of $12,760. The mean family income for independent students at present is $10,243. Those over 25 years of age reported a mean parental contribution of $568 as compared with $964 for all dependent students. Married students reported an average parental contribution of $676, while veterans reported $677. More than half of those over 25 reported no parental contribution at all (51.8 percent), more than four of ten married students (43.8 percent) reported none, and just under four of ten veterans (39.0 percent) reported receiving no support from their parents. The table below summarizes the age, parental income, and parental contribution of the students who would be added under these alternatives, with the full distributions presented in Appendix D.

TABLE 13

Alternatives Based on Personal Characteristics of Students:

Mean Age, Parental Income, and Parental Contribution of New

Independent Students (Full-Time Students Only)

Alternative	Characteristics of New Independent Students		
	Mean Age	Mean Parental Income	Mean Student-Reported Parental Contribution
Over 25 Years of Age	30.7	$11,168	$568
Married, Separated, Divorced, or Widowed	25.9	13,248	676
Veterans	24.2	12,760	677
Present Definition	26.2	10,243	32

The students who would be added to the independent group through the use of these remote proxy measures are similar to those who are included under the present definitions except for the difference in mean parental contribution. The percentage of students in these groups who for one reason or another do not meet the present definitional requirement is small.

An alteration of the present BEOG definition that would automatically include students with these specifically identifiable characteristics (welfare recipients, orphans, wards of the court/state, those over 25 years of age, those who are or have been married, and veterans) would not appear to result in either a large increase in the proportion of independent students or in a group very much different from those considered independent at present. Such an expanded definition might reduce the unnecessary intrusion into personal family financial matters for a group of students to whom it may be the most objectionable and for whom it is difficult to verify.

Alternatives Based on Parental Contribution

As noted earlier, the pragmatic definition of an independent student is one who does not receive support from parents or guardian. In some instances, lack of parental contribution stems from unwillingness, in others it stems from lack of ability. Regardless of the reason, the student who is not receiving any support from his parents or guardian must find the money to become independent if he is to survive in a postsecondary institution. Three alternatives were developed and examined. The following table describes them and the percent of full-time students added to the independent group under each.

TABLE 14

Changes in the Independent Student Group:

Alternatives Based on Parental Contribution Measures

(Full-Time Students Only)

Measure	Change
Student-Reported Parental Contribution of Zero	+21.9%
College Scholarship Service Computed Parental Contribution (Current Rules) of Zero	+30.1
Basic Educational Opportunity Grant Computed Parental Contribution (Current Rules) of Zero	+13.2

All three of these alternatives bring into the independent student group individuals who are considerably younger than those included at present. The mean age of the new independent students using student-reported zero parental contributions is 22.0 years; using CSS-calculated, 21.0 years; and using BEOG-calculated, 21.4 years. The student-reported parental income, however, varies greatly under the three alternatives. The BEOG calculation would bring into independent student status a group from families with a mean income of $2,398; the CSS calculation would add students from families with a mean income of $6,294, and student-reported information would bring in students from families with a mean income of $11,170.

Naturally, the mean student-reported parental contribution under the alternative using student-reported information is zero. Students who would be declared independent because the CSS system calculated that they should expect no contribution from their parents report that they are at present receiving an average of $574 (only 27.5 percent of those who would be calculated to receive no parental contribution actually report none) and those declared independent under the BEOG system report an average parental contribution of $683 (with 30.8 percent reporting that they actually receive none).

The following table summarizes the age, parental income, and parental contribution means of the students who would be added. Appendix D shows the detailed distributions of these characteristics for the newly independent full-time students under these alternatives.

TABLE 15

Alternatives Based on Parental Contribution:

Mean Age, Parental Income, and Parental Contribution

of New Independent Students (Full-Time Students Only)

Alternative	Characteristics of New Independent Students		
	Mean Age	Mean Parental Income	Mean Student-Reported Parental Contribution
Student-reported zero parental contribution	22.0	$11,170	0
CSS-Calculated zero parental contribution	21.0	6,284	574
BEOG-Calculated zero parental contribution	21.4	2,398	683
Present Definition	26.2	10,243	32

Use of one of these alternatives would require solving some rather interesting problems. The student-reported parental contribution of zero brings into eligibility the group with the largest mean parental income. The BEOG parental contribution of zero brings into eligibility students from the lowest income groups but with the largest actual parental contribution. The CSS computation hits a group in the middle. Logic would suggest that none can be completely accurate measures of both parental ability and parental willingness. Furthermore, these alternatives would still require some measurement (even if report of student) of parental contribution. If student report were used the problems of verification and enforcement inherent in the present definition might be magnified and parents might be encouraged to discontinue contributions they might otherwise have made in order to qualify their children as independent. (This must be evaluated in light of the caution about program eligibility and award determination at the end of this chapter.) Use of either the CSS- or BEOG-calculated zero contribution would require the collection of parental income and asset information in order to make the calculation. The need to collect this kind of confidential parental information is one of the major problems facing administrators who deal with students who wish to demonstrate their independence. These alternatives would compound that problem.

Alternatives Based on Educational Characteristics of the Students

Six alternatives related to measureable educational characteristics of students were investigated. Two involved declaring as independent all students in the upper division (juniors and seniors) or all students in their final year of undergraduate education (seniors). The logic for these alternatives was that as the student progresses through his postsecondary education there comes a point where maturation, both chronological and intellectual, would naturally cause a separation from the parents. The remaining four alternatives dealt with those students who might be considered "nontraditional" in that they were older than their peers. It was assumed that individuals who had engaged in some activity other than education on a full-time basis for some period after completion of high school might be considered to have established themselves as independent members of the community and therefore would be a group reasonably and logically considered independent of their parents. This measure of "delayed entry" was calculated through a combination of age and academic rank, as shown in Table 16. The numbers given under "class level" indicate the measure of delayed entry assigned to the combination of age and class level.

TABLE 16

Calculation of Measure of Delayed Entry

Age	Class Level Freshman	Sophomore	Junior	Senior
18 or under	-	-	-	-
19	1	-	-	-
20	2	1	-	-
21	3	2	1	-
22 to 24	4	3	2	1
25 to 29	4	4	3	3
30 or above	4	4	4	4

These measures brought into eligibility as independent students the percentages of full-time students shown in Table 17.

TABLE 17

Changes in the Independent Student Group:

Alternatives Based on Educational Characteristics of Students

(Full-Time Students Only)

Declare as Independent All Students Who Are:	Change
In the Upper Division	+33.6%
In Their Final Year	+15.2
Delayed Entry of 1 or More	+58.1
Delayed Entry of 2 or More	+13.8
Delayed Entry of 3 or More	+ 6.7
Delayed Entry of 4 or More	+ 4.8

Only three of these alternatives were selected for further investigation: declaring as independent all seniors, all those with delayed entry measure of 3 or more, and all those with delayed entry of 4 or more.

Inclusion of all seniors in the independent student group would add a group of students younger than those included at present, with a mean age of 23.0 as compared with 26.2 years, and a group with parental incomes considerably higher than that of the present independent group, with an average of $15,050 as compared with $10,243. The new independent students would receive a significant amount of support from their parents -- the average reported to be $1,024 and only 19.2 percent reporting that they receive none.

Students added through the measures of delayed entry have characteristics more like those of the present independent group. The mean age of those with delayed entry of three or more is 27.5 years, for those with delayed entry of four or more it is 29.6 years. Students with delayed entry of three or more come from families with a mean income of $11,098; those who delayed four years or more come from families with a mean income of $10,973. The amount of parental contribution that they report is also low, with an average of $530 for those who delayed three years or more and $522 for those who delayed four years or more. Table 18 presents a comparison of the mean age, parental income, and parental contribution for students who would be added under these three measures. Detailed distributions of their ages, incomes, and contributions from parents are given in Appendix D.

TABLE 18

Alternatives Based on Educational Characteristics of Students:

Mean Age, Parental Income, and Parental Contribution

of New Independent Students (Full-Time Students Only)

	Characteristics of New Independent Students		
Alternative	Mean Age	Mean Parental Income	Mean Student-Reported Parental Contribution
All Seniors	23.0	$15,050	$1,024
Delayed Entry 3 or more	27.5	11,098	530
Delayed Entry 4 or more	29.6	10,973	522
Present Definition	26.2	10,243	32

Use of a definition based on class level would result in the inclusion of a substantial group of students who are at present considered dependent on their parents and who have characteristics quite different from those who are now independent. Use of measurements of delayed entry of a student would not result in a substantial increase in students declared independent. Further, those added would appear to have characteristics similar to those considered to be independent at present.

The measure of delayed entry calculated here may not be as sensitive a measure of a "nontraditional student" as could be devised. Certainly factors other than the relationship of age to class level would need to be included to adequately define students who have pursued some other activity following high school and could be considered established members of the community in their own right. However, because it is necessary to have a measure of the "nontraditional student" that can be quantified into a numeral rating scale this limited inquiry appears to have some promise as an alternative definition of the independent student population.

Alternatives Based on the Employment and Income of the Student

On the assumption that a student who has been working a substantial number of hours to support himself or who has a substantial personal income in relationship to that of his parents could make a valid claim to being independent, analyses were made of the characteristics of students who reported working 21 or more hours and 31 or more hours on term-time jobs and of those whose personal incomes were as much as 1/2 or 1/3 that of their parents.

The first two alternatives added only a small percentage to the group of full-time students considered independent under the present alternatives (8.7 percent and 2.7 percent respectively). This result is not surprising in view of the difficulty students have in working many hours while carrying a full-time course load. The students included under these alternatives were younger than the present group, averaging 21.7 and 23.3 years compared with 26.2 years for the present group. They come from families with higher mean incomes, $13,529 and $13,167 respectively, as compared with $10,243 for the group now. They reported relatively small parental contributions -- $506 and $494 respectively. Fairly large percentages, 35.2 and 44.7 respectively, reported receiving no contributions from their parents. It is impossible to tell whether this was because they did not need any help because of their own earnings, whether their parents refused to help, or whether they were in fact independent of their parents. Appendix D provides the distributions of age, parental income, and parental contribution for students under these two categories.

The latter two alternatives in this group, which relate the determination of student independence to the relationship between student and parent income would result in adding somewhat larger percentages to the independent student group. Use of a definition which would add to the presently independent group those students whose personal income was at least 50 percent that of their parents would increase the percentage of independent students by 7.9 percent; a definition that included those with personal incomes at least 33 percent that of their parents would result in an increase of 15.8 percent. The mean parental income of those who would be added under the 50 percent rule would be only $4,011, with nearly half (49.1 percent) coming from families with parental incomes of less than $3,000 and more than three quarters (78.2 percent) from families with incomes of less than $6,000. Use of the 33 percent rule would bring in students with a mean parental income of $5,107, with 35 percent from families below $3,000 and 66 percent from families with incomes of less than $6,000.

While these two definitions appear to have some attractiveness in terms of the students included, it should be remembered that their use would require an investigation of the parental income -- an intrusion into the family relationships which is found objectionable by many at the present time. Further, the higher incomes of these independent students would likely make them ineligible for BEOG under the present regulations (see the caution on program eligibility and award determination at the end of this chapter).

The following table shows the distribution of the new independent students by parental income intervals under each of these two alternatives.

TABLE 19

Distribution of New Independent Students

Alternatives Relating Student Income to Parental Income

Full-Time Students Only

	Those Becoming Independent Because Personal Income is at Least	
Parental Income	50% Parental	33% Parental
Under $3,000	49.1%	34.8%
$ 3,000 - $ 5,999	28.8	31.3
$ 6,000 - $ 8,999	13.7	18.8
$ 9,000 - $11,999	5.1	9.7
$12,000 - $14,999	3.3	4.2
$15,000 and Above	-	1.2

Alternatives Based on Combinations of Characteristics

Three alternatives based on combinations of some of the personal and educational characteristics of the students were investigated to discover the effects of individual items which appear to be both reasonable and equitable. These were:

Combination 1.	All students who are veterans and/or are receiving welfare benefits and/or are 25 years of age or older.
Combination 2.	The above combination plus all students not included who are or have been married.
Combination 3.	The two combinations above plus all students not included who have a delayed entry of 4 or more.

Combination 1 increased the independent student group by 11.1 percent, combination 2 increased it by an additional 3.9 percent, and combination 3 added only an additional 0.4 percent. The total increase to the independent student group by the third combination was 15.4 percent.

The first combination brought into the independent student group individuals whose average age, 26.0 years, was nearly the same as that of the present group. The second and third combination brought in some younger students, with the mean age of those added under each of the second and third combinations being 24.7 years. The mean family income of the students included under all three combinations was about the same -- $12,370 for the first, $12, 979 for the second, and $12,885 for the third as compared with $10,243 for the present independent student group.

There was also little variation in the mean student-reported parental contribution under the three combinations of alternatives, with the first bringing in students with a reported parental contribution of $692, the second $712, and the third $707. The following table shows the mean age, parental income, and parental contributions for these three alternative combinations. Appendix D provides the full distribution of these characteristics for the students added.

TABLE 20

Alternatives Based on Combinations of Characteristics:

Mean Age, Parental Income, and Parental Contribution of New

Independent Students (Full-Time Students Only)

	Characteristics of New Independent Students		
Alternative	Mean Age	Mean Parental Income	Mean Student-Reported Parental Contribution
Combination 1	26.0	$12,370	$692
Combination 2	24.7	12,979	712
Combination 3	24.7	12,885	707
Present Definition	26.2	10,243	32

A Note of Caution about Program Eligibility and Award Determination

In the preceding materials discussing alternatives, the BEOG definition was used as the benchmark against which the effects of other definitions could be measured. This was done because the BEOG definition appears to be the most commonly used definition at present. The alternatives can thus be seen in the context of what would change in comparison with what is happening now.

The discussions ignore any implications the alternative definitions may have with regard to program eligibility or award determination under any present financial aid programs for which the definitions might be used. If any of the alternatives were to be implemented they would need to be tested against those factors. Under the present BEOG system of eligibility and award determination, for example, a student coming from a low income family who had earned a significant amount from employment during the previous year would likely be "disadvantaged" by being declared independent because of the way his personal income would be treated in determining his eligibility. There may be other elements of Federal, state, and institutional program eligibility and award determination procedures that would act as incentives or disincentives to the independent student which should be considered before changes are made in the definitions without concommitant changes in eligibility and award procedures.

CHAPTER VII: SOME POSSIBLE LATENT DYSFUNCTIONS OF ALTERNATIVE INDEPENDENCE DEFINITIONS

The alternative definitions discussed in Chapter VI are designed to deal with two problems in the present definition: the eligibility of individuals who ought not to be eligible and the exclusion of individuals who should be eligible. Any one of the alternatives accomplish this more successfully than the status quo. Similarly, any one of them might have more or less dysfunctional impacts on the four spheres discussed earlier -- the student, the family, the school, and the society.

In this chapter each alternative will be reviewed and speculation regarding possible latent dysfunctions will be presented. The questions to be discussed are these:

1. *Will the proposed change result in fewer individuals who are considered to be independent by other social or psychological criteria being disqualified than does the status quo?*
2. *Will the proposed change alter the number or proportion of individuals who now appropriately receive grants as dependents?*
3. *What possible latent dysfunctions might the proposed change have in the four spheres -- the student, the school, the family, and the society?*
4. *How do those latent dysfunctions compare to those in the status quo? Are any of the existing dysfunctions of the status quo eliminated by the change in criteria? Do the alternative regulations look like an improvement?*

Alternatives Which Ignore the Student's Place of Residence

Elimination of this provision will certainly eliminate the inequities produced by disqualifying obviously independent individuals whose only fault was overstaying the 14-day limit. Since many of these situations grow out of extreme hardship (on the part of either the student or the parent) or out of temporary or emergency situations (such as relocation or vacations), they are inequities which should be eliminated. (A nagging suspicion exists that at present many of these cases are being taken care of by fraudulently certifying that they did not occur.)

The number of individuals who will qualify under this change who would not otherwise qualify will probably be small because of the retention of the parent contribution limit.

If this criterion were eliminated and the parental contribution figure altered, the possibility of false positives resulting is greater. A question such as, "Were you or your parents primarily responsible for the cost of your housing during the year prior or either that year or the first school year?" might be asked. It might also help to eliminate from consideration the place of residence during the prior year or even prior to entry into school.

It is conceivable that the alternative might provide an incentive for commuting to a school close to the parents' home and thus limiting selectivity. If the change were accompanied by a regulation that in-kind contributions of housing by the parent did not have to be reported it would produce an economic incentive to live with one's parents.

The dysfunctions mentioned above are minor, but the dysfunctions of the status quo that would be eliminated are considerable. The change would provide an educational opportunity for some who are now denied it; would probably eliminate any lying which occurs in order to qualify according to the stated regulations; and family alienation would be reduced because there would presumably be less hostility toward the school system and the society that produced the rules.

Alternatives Which Ignore Tax Dependency

The sole virtue of the income tax criterion is that it allows for the appearance of enforceability and external verification. This is dubious since it is clear that not every parent of an independent student gives his consent for a review of his tax forms.

On the surface the use of tax dependency appears to have validity, but much of the validity is vitiated by other variables. IRS regulations allow a parent to claim a child only if he contributed more than 50 percent of the child's expenses in the year in question. Certainly any student whose parents are providing over 50 percent of his support has a questionable claim to independence. On the other hand, any student whose parents are spending less than $600 to provide 50 percent support is probably eligible as an independent student. If the parent is spending more than $600, the student is ineligible to claim independent status, whether claimed as a deduction or not.

The elimination of the tax dependency item for the year prior to entry to school would eliminate false negatives for those students who were dependent during part or all of the prior year, but are now clearly independent. A similar case could be made for individuals who were dependent for some or all of the nine months prior to entry into school.

It is possible that for the short run (and especially for the working class), the elimination of the tax dependency question might increase the number of independent students from working class families who did not plan ahead and took a tax advantage in the prior year. The increase, however, would be primarily those individuals who are probably most likely to almost qualify as dependents in a family eligible for BEOG support.

An obvious dysfunction of the plan would be that it would allow the parents to continue claiming the child as a dependent for tax purposes and thus cost the government basic revenue funds. This situation is greatly minimized by the presence of the $600 limit on parental contribution. As long as this limit remains it is unlikely that any parent would be able to claim more than two additional years of tax saving -- the year prior to entry and the first year of school. After this time the BEOG of $1,400 would be ample evidence of ineligibility to declare the student as dependent, since their maximum $600 contribution would not constitute 50 percent of the student's support.

To the extent that the government is actually willing to audit all parents' tax records without their consent (to determine whether or not they claimed the student in any given year), this change reduces the enforceability of the program's criteria. But this is an unlikely course of action for the government to take. It is unreasonable to require the independent student to furnish his parents' tax records, nor can the student reasonably be held responsible for the actions of his parents which he may claim were taken without his knowledge or consent. (Nor can we hold the parent responsible for the student's claim that his parent did not use him as a deduction.)

It appears that the elimination of the tax dependency question would have only slight dysfunctions and some positive values. This, of course, depends on the relationship of the number of students who would qualify under the change compared to the possible amount of lost tax revenue. It should be noted that not only would those who are now ineligible benefit, but also those who would have foregone the tax deduction in the past.

Alternatives Which Alter the Regulations on Parental Contributions

To the extent that the change is applied only to the prior year or to the period prior to entry into school, it has the advantage of making eligible for assistance individuals who became independent only recently. It would also assist individuals who are basically independent but who received special help from their parents during an unusual emergency or special period of their life.

Increasing the upper limit to $1,000 or totally eliminating the criterion certainly increases the number of students who could achieve independent status, even though they are, in fact, dependent on their parents. The exact number of such students is unknown, but most likely it is significant. However, if the residence requirement were not altered or altered only slightly, the number of students would probably remain small.

An increase or elimination of the upper limit of parental contribution for the period when the student is in school might have the effect of keeping in postsecondary education students who cannot get sufficient support from BEOG and other student aid programs. It would also assist students who, in any one year, are unable to receive financial aid, not because of ineligibility, but because of insufficient Federal funds. Special parental gifts, to allow them to stay in school, could be made without risking eligibility for BEOG for the next two years.

A significant dysfunction occurs if this change is combined with those discussed above, either singly or together. In each of the above cases it was mentioned that the elimination of a criterion was relatively safe as long as the provision for a check on parental contribution remained. If the check on parental contribution were eliminated it would jeopardize the safety of the other changes. On the other hand, raising the limit to $1,000 would have less, and limiting the change to the prior year would have still less.

Besides assisting more students to qualify, the change in the criteria relieves pressure on the postsecondary institution (especially a higher cost university). To the extent that parents are allowed to make up additional costs for the students, the pressure on financial aid offices to package an award that excludes parental contributions is reduced by the additional amount the parents are able and willing to pay. At expensive colleges this may amount to a significant amount. The amount must then be compared with the cost to the government of making these additional awards.

Total elimination of limits on parental support would probably significantly increase false positives, but could also eliminate some false negatives. The $1,000 limit would probably produce greater returns. Note, however, that this all presumes enforcement of in-kind parental contribution counting.

Alternatives Which Reduce Allowable Parental Contributions

Such changes would not increase the number of eligible students. The most likely effect would be to increase the number of false negatives, at least to the extent that students are at present admitting to receiving parental contributions in excess of $200. It is unlikely that the number of false positives will be reduced by this mechanism. Students who now get around the $600 limit through evasion or avoidance, will, in the future, do the same for the $200 limit. Of course rigid enforcement of the in-kind provision would probably involve the elimination of most false positives since a short visit with the parents would easily go past the $200 limit. But aid officers will most likely avoid a rigid enforcement of the in-kind provision.

To the extent that in-kind provisions are enforced, the elimination of any parental support allowable would produce a near total forced alienation of the parents from their children. And yet the removal of the in-kind provision to deal with this would very quickly defeat the purpose of the reduction (since parents could then make direct tuition payments, rent payments or car payments, for example).

Reduction of the parental contribution would also have the effect of eliminating this amount from the money that financial aid offices can use in the production of a total package. This would further increase the amount of pressure already on financial aid offices and probably significantly redistribute the aid available in a way that would eliminate aid totally from some students. Alternately, it would require a large increase in funding with marginal justification. It would appear that the dysfunctions of this change outweigh the possible benefits.

Alternatives Which Qualify Students Who Reach a Certain Age

Normally a student graduates from high school between the ages of 17 and 18. A student who does not go directly from high school to college has many alternatives. But unless he or she is enrolled in a trade school or other form of education, he is generally either employed or away from home. In some instances the student gets a job specifically to pay for his future education. Categorical inclusion of all individuals over a specific age would reduce to a large extent individuals who are socially considered to be independent, but who fail to qualify under present Federal regulations. This would be especially true for students who have only recently left their parents' home or support. It would also assist those taking more than four years to get through school.

Blanket inclusion of all persons over a specific age would have the potential of increasing the number of false negatives, depending on age. If it is assumed that most students start school at 18, then they probably would be seniors at age 21. This provision would mean that all students, at some time in their college careers and regardless of social or economic realities, would be considered independent.

As the age limit is raised there would be fewer false positives. Raising it to 22 would eliminate most students who entered college immediately after high school and greatly reduce the false positive rate.

By age 25, very few false positives would be created. Even if this is the last year of the student's eligibility, it still implies that there were at least four years between high school and college or eight years spent in college. Most would consider this ample time to have established independence. Very few 25 year olds are realistically dependent on their parents.

Automatic eligibility for all those over a certain age would require more definitive requests for information about amounts of assistance received from parents. Present BEOG applications ask for "Other [income] . . . that was not subject to Federal Income Tax." The examples given do not include gifts in general or assistance from parents. Furthermore, inclusion of this modification of the instructions is totally unenforceable and easily ignored, and it would be a prime area in which cheating probably would occur. At age 21, this would be a serious problem. At age 25 or older, the problem would be greatly reduced.

Another dysfunction of this change, of course, would be that it encourages students to delay entry into college. The older the limit suggested, the greater the delay encouraged. More will be said about this later.

The comparative advantage of automatic eligibility increases as the age goes higher, with the possible exception of ages 22 through 24. Age 21 seems definitely disadvantageous because of the number of false positives that would be generated. On the other hand, it would appear that many of the stories about independent individuals who are, for some reason, denied independent status, relate to those who are over 25 or 30. Automatic inclusion of those over 30 might well eliminate some of the most bizarre inequities while, at the same time, generating very few additional false positives.

Alternatives Which Include All Students Who Are or Have Been Married

Married individuals, whether students or not, are generally considered to be independent of their parents by society and by themselves. There are individuals who are married who do not qualify as independent -- qualifying them would reduce the number of false negatives and improve the fact validity of the program (especially in the case of recent marriages).

Despite their recognition as independent, a married student frequently receives financial assistance from his parents, sometimes up to or including complete support of educational expenses. This is especially true in the middle and upper classes. It would be necessary to collect information on parental contributions, but this may be doomed to failure. It is probably true that some additional false positives will occur with this provision.

There is the possibility, however, that some individuals could qualify for aid based on their parents' income and assets, but not based on their own or their spouse's. Requiring that a married student be classified as independent would prevent this possible abuse. Short of this, a listing of a spouse's savings and assets should be required of dependent students.

There is a possible negative incentive for early marriage generated by the suggested criterion. Whether or not it would occur is impossible to predict.

If no additional policing of income from parental gifts is obtained, it is probable that some additional strain on scarce financial resources in the university would occur. The regulation could conceivably be interpreted in such a way as to allow the parents of one spouse to pay for education and provide housing and food in their home while the student receives BEOG for recreation and incidentals.

It is questionable whether the status quo or the proposed change produces more dysfunctions. The calculations already provide considerable incentive for students to get married in order to receive money they would not otherwise qualify for. In cases where parents could contribute under this provision without it being counted, it is probably happening already. If the wife's parents paid for the husband's education while the husband's parents paid for the wife's education, neither would be receiving money from their parents and would remain "independent" under existing guidelines.

The main distinctions between the status quo and the suggested change are the following: First, the benefits of marriage are implicit under the status quo, they become manifest and more of an incentive under the change. Second, the status quo allows for certain false positives to occur by allowing married people to declare themselves independent when they clearly are not, the change prevents this from occuring. Finally, regulations might not qualify a recently married individual as independent, but the suggested change would. This has the effect of allowing some additional false positives, but of eliminating some false negatives.

Alternatives Which Include All Students With Dependent Children, Regardless of Marital Status

The change discussed in the previous section alternative is intended to define family units as independent. There are family units composed of a parent and a dependent child in which there never has been a marriage.

Clearly the majority of the unwed mothers (and fathers, where they exist) are considered by society to be independent. Many are unlikely to have access to parental support for education. Parental assistance may terminate at conception (or the parent's awareness of conception), but eligibility for aid may not begin until some time later. For a student in school, this would likely lead to discontinuity of studies.

Automatic eligibility would greatly reduce this problem.

There is a possibility that some false positives would be generated by this change because there might be some individuals who would otherwise receive parental assistance in spite of having a child. The number is probably quite small. By aiding a woman who might otherwise have to drop out of school to complete her education, more than just an educational end is served. The college-educated woman will stand a better chance of obtaining reasonable employment allowing her to maintain her child and herself and therefore avoiding the need for further public assistance.

This criteria seems to affect a very few individuals who are not already eligible for assistance. Most of those affected are those society considers to be independent of their parents in terms of meaningful financial assistance. The added social benefit of allowing a continuation of the educational process should make the criterion an easy one to adopt because of the savings to society.

Alternatives Which Include All Students Who Are Veterans

If an individual is a veteran who has just returned from service he may lose his eligibility because he spends too much time with his parents. It could also happen if a veteran spent a leave with his parents the year prior to starting school. In either instance, he would lose eligibility because of residency.

On the other hand, a veteran who is relatively self-supporting in his junior or senior year may find that he fails to qualify under one of the criteria for some reason. Whether these are false reasons is really inconsequential to his veterans status. It is not likely that any reduction in false negatives would occur.

Theoretically the categorical inclusion of all veterans in the independent category might produce an incentive to join the military, but realistically this is probably a slight possibility. Their inclusion in the category might have the effect of altering their status, especially in the third and fourth years of school, or if there has been an intervening period between discharge and going to school. This is the same as for any other older student.

Under the present eligibility determination procedures, it would appear that the question is unimportant except for a few students. The minimum veterans benefit for a full-time student with no dependents is $1,980 per year. Even with the special 50 percent discounting provision, the BEOG would be reduced by a minimum of $990 a year, regardless of dependency status.

Alternatives Including All Students Receiving Welfare Benefits

Exactly who would qualify under this provision is not certain. It is a question of defining welfare benefits -- individuals who have dependent children, the disabled, the blind, those who receive food stamps, and general relief.

This provision would probably have slight impact. It would be most important to those who have been recently separated from their parents and are now on welfare.

Alternatives Including Students Who Have Delayed Entry

The shorter the delay of entry period is, the greater the number of individuals who would qualify as independent. Because a short delay could make a very large proportion of students eligible, it would necessarily deal with many false negatives. It is likely that additional false positives would be generated by this change. The shorter the delay, the more false positives. If the delay is a long one, on the other hand, it is not likely that a very significant number of false negatives would be reduced.

There would be important ramifications of this change according to the number of people who took advantage of it. The most obvious one would be to encourage people to postpone attending college temporarily. The longer the student is away from school, the more difficult it is to re-enter the academic routine. Those individuals (primarily the working classes) who are forced to resort to this activity to qualify for aid would also be discriminated against in their educational careers when they competed either with those who could qualify as dependent their first year in college or those who could pay for their educations in other ways.

Unless great care is taken to investigate the provision of financial help from parents, the cost of the change would be prohibitive and, unless additional funds were appropriated, undoubtedly would deny more people aid than does the present system.

Alternatives Including All Seniors and/or Juniors

Because they are older, juniors and seniors are more likely to be independent than are those in other classes. Therefore, a large number of false negatives can be expected from this group than from any other, except the pre-enrollment student group.

This proposal would seem to produce many false positives because many who are now receiving support from their parents would be able to turn to Federal funds instead. This would likely benefit the middle and upper class students most because others would already be eligible. To a lesser extent it might benefit working class students, but this might be offset by the fact that they are more likely to have worked the previous year and thus be ineligible because of their expected contribution. Moreover, the genuinely poor family whose children once qualified and were also able to earn some money without having it be counted toward parental contribution, may find that their children no longer qualify.

Changes based on age seem better suited for use with this population, and the overall cost of the false positives would probably produce more damage than could be justified.

Alternatives Based on Student Income or Employment

The category contains many students considered to be independent by society but who fail to meet the criteria. If, in fact, they are working and earning, they are largely, if not completely, financially responsible for themselves.

While it is possible that there are some students who receive significant amounts of parental support while working and earning substantial sums, the number is probably small, and likely occurs only at the most expensive schools or in situations where there are other large expenses (support of a family, for example). In either instance, the need is there or the student would not take on the extra obligations.

Both the social and the financial aspects of the proposed change seem to operate to the disadvantage of the students it is designed to assist. Although these changes would classify a large number of truly independent students as independent, it would not be to their benefit to be so classified. On the other hand, if reduction of the number of students receiving money or redistribution of this population is desired, the change would accomplish that.

CHAPTER VIII: THE EQUITY OF RESTRICTING INDEPENDENT STUDENTS' ELIGIBILITY TO THE "LESS DESIRABLE" FORMS OF AID

The cautionary note at the end of Chapter VI indicated that the discussions of alternative definitions of the independent student had not also considered the implications for program eligibility or award determination. It is likely that some modification in present procedures would be necessary to avoid creating inequitable situations.

One modification which has been discussed is to relax the stringency of definitional requirements and at the same time limit eligibility for grant assistance to dependent students -- or at least to require an examination of income and assets of parents as a condition for grant eligibility. The argument is that a student might be permitted to declare independence at any point during his/her postsecondary education career, but as a consequence of that decision the student's eligibility would be limited to loan and/or employment assistance.

If the purpose of grant aid is to assure access to educational opportunity to students from families with incomes insufficient to assure such access, then a restriction of grant eligibility to dependent students would appear to act contrary to the purpose. Of the full-time students in the study sample, over half (50.9 percent) of those meeting the current definition of independence came from families with incomes below $9,000 per year. Only slightly more than one-quarter (26.5 percent) of the dependent students came from families with incomes below this level. The mean parental income of the independent students in the study sample was $10,243 while that of the dependent students was $14,559. Clearly, the percentage of low income students in the independent group is greater than that in the dependent group. To arbitrarily restrict the grant eligibility of the independent students would appear to work a hardship on students who, but for the determination that they were independent, would not be expected to receive substantial support from their parents. Among the dependent students at present, 25.0 percent would be expected to receive less than $600 in contributions from their parents according to the present computational regulations of the BEOG program.

> *Among the students now considered independent, 40.5 percent would be expected to receive less than $600 from their parents if they were dependent according to the same regulations.*

It would seem that the independent students in the study group come from families for whom grant assistance is intended.

Even under present eligibility and award determination procedures, it seems that the independent student has less access to grant assistance than does the dependent student. While slightly more than one-fourth of the dependent students (25.2 percent) reported receiving some grant assistance, only about one-sixth of the independent students (17.8 percent) reported grant aid. In addition to the lower percentage participation in the grant programs, the independent student received a smaller mean award. For all full-time dependent students, the mean grant reported was $244. For all full-time independent students, the mean grant was only $169. The following table shows the percent of students receiving grants and the mean amounts reported. It demonstrates that even though the independent student is from a lower income family access to grant funds under present procedures is limited compared to that of the dependent student.

TABLE 21

Comparison of Access to Grants at Present for

Dependent and Independent Full-Time Students

Amount of Grant Assistance, All Sources	Dependent	Independent
None	74.8%	82.2%
$ 1 to $ 200	4.0	2.4
$ 201 to $ 400	3.2	2.4
$ 401 to $ 600	3.8	3.0
$ 601 to $1,000	5.0	4.2
$1,001 to $1,500	3.3	2.1
$1,501 to $2,000	2.8	1.6
$2,001 or above	3.0	2.0
Mean, All Students	$244	$169

Restricted access to grant funds under present procedures is reflected in the amount of long-term educational debt that independent students reported. While only three of ten dependent students reported having any long-term educational indebtedness, nearly five of ten independent students reported they had borrowed (29.5 percent of the dependent and 47.1 percent of the independent students reported some long-term educational indebtedness). Only six percent of the dependent students reported total long-term educational indebtedness in excess of $2,500 -- but twice that percent (12.0 percent) of the independent students had debt levels over $2,500. The mean indebtedness of the independent students was 186 percent that of the dependent students.

The following table shows the total long-term debt (student and spouse) of the dependent and independent students in the study sample.

TABLE 22

Total Long-Term Educational Debt for Dependent and Independent Full-Time Students and Spouses

Total Long-Term Educational Indebtedness	Dependent	Independent
None	70.5%	52.9%
\$ 1 to \$ 500	4.9	5.7
\$ 501 to \$1,000	6.4	9.5
\$1,001 to \$1,500	6.2	10.0
\$1,501 to \$2,500	6.0	9.8
\$2,501 to \$3,500	3.2	6.0
\$3,501 to \$4,500	1.4	2.4
\$4,501 to \$6,000	.8	1.8
\$6,001 or above	.6	1.8
Mean, All Students	\$500	\$930

Under present eligibility requirements, the independent student is more likely to work, to work longer hours, and to provide more of his educational costs from income from term-time and/or summer employment. Of the unmarried students about half (47.6 percent) of those who were dependent did not work during the term but only about a third (35.7 percent) of the independent students did not hold down a term-time job. The average weekly work load of the independent students during the term was 18.2 hours -- that of the dependent students only 13.9 hours. Although about the same percentage of dependent and independent students worked at some time during the year (76.1 percent of the dependent and 75.2 percent of the independent students reported using some amount from term-time and/or summer employment to defray educational expenses), the total income from employment of the unmarried independent students was 160 percent greater than that of the unmarried dependent students. The average total income of dependent students was \$917 as compared with an average of \$1,466 for independent students.

TABLE 23

Total Term-Time and Summer Employment Income

for Unmarried Students Only*

Total Term-Time and Summer Income	Dependent	Independent
None	23.9%	24.8%
$ 1 to $ 600	26.8	14.3
$ 601 to $1,000	15.1	10.7
$1,001 to $1,500	11.9	10.6
$1,501 to $2,000	8.5	9.2
$2,001 to $2,500	5.5	8.1
$2,501 or above	8.2	22.3
Mean, All Students	$917	$1,466

*The incomes of the married dependent and independent students have been eliminated. The SRS question inquires about the combined income of the student and spouse and there is no way to separate out that which represents the effort of the student alone. Certainly the income of the spouse is a resource available to the student but it is income independent of the rules and regulations of program eligibility and award determination and as such would be unaffected in large measure by any change in policy.

It would appear, therefore, that policy changes that restrict the availability of grant assistance to independent students would not increase the equitable distribution of funds. Independent students come from families with lower incomes than do the dependent students in the study sample. More than half of the independent students are from families with incomes of less than $9,000 -- the targets of most Federal grant assistance programs. Under present eligibility and award determination procedures of all grant programs, independent students participate at a lower percentage rate and report awards of lower mean value. They participate at present in "less desirable" loan and employment programs at higher percentage rates, have accumulated larger mean long-term debt amounts, work considerably more hours at term-time employment, and presumably use larger amounts of their personal earnings to support their educational programs. Changes that would further increase their reliance on less desirable forms of aid would not induce greater equity at least in these measures.

APPENDIX A

A Bibliography of Articles and Papers Relating to the Independent Student

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APPENDIX B

Advisory Committee for the Study

Reverend R. Wayne Dawson
Higher Education Incentives Program
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Director of Financial Aid
University of Massachusetts

Albert B. Fitt
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David J. Hanson
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Graduate and Professional School Financial Aid Service
Educational Testing Service

Layton E. Olson
Education Coordinator
National Student Education Fund

Arthur S. Stickgold
Associate Professor of Sociology
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APPENDIX C

Student Resource Survey Data Collection Instrument

Student Resource Survey

The purpose of this study, conducted jointly by this institution and the College Entrance Examination Board, is to collect information for use in annual applications to the Federal Government for student financial aid program funds and for use in reports to the Federal Government and state agencies. It is hoped that the results will be helpful in the assessment of the adequacy of student financial aid programs. The information needed can be collected only from students; we will be grateful for your cooperation.

You are not asked to provide your name or other identifying data, and your responses will be completely confidential.

Please enter your response to each question by recording the response number in the appropriate box on the accompanying response coding form.

Spaces **1**, **2**, and **3** are reserved for institutional identification.

vhich of the following programs are you enrolled?

gricultural Sciences
usiness Administration
umanities or Social Sciences
hysical and Life Sciences, Mathematics
ngineering, Architecture
5- Education
6- Nursing
7- Health Professions
8- Law
9- Undecided major or other

t is your current class level?

ighschool senior
ollege freshman
ollege sophomore
ollege junior
ollege senior
ifth-year undergraduate
6- First-year graduate or professional student
7- Second-year graduate or professional student
8- Third-year graduate or professional student
9- Fourth-year (or more) graduate or professional student

t class load are you carrying?

ess than 1/2 of a full-time course of study
/2 to 3/4 of a full-time course of study
full-time course of study

at nearest birthday?

8 or under
9
3- 20
4- 21
5- 22-24
6- 25-29
7- 30-34
8- 35-40
9- 41 and over

ale
1- Female

do you describe yourself?

merican Indian
ack/Afro-American/Negro
ucasian/White
icano/Mexican-American
4- Oriental/Asian-American
5- Other Spanish-speaking American
6- Other

tal Status

ever Married
arried
2- Separated
3- Divorced
4- Widowed
5- Other

u have children, how many of them are dependent upon you for ort? (0-9)

dence status for tuition purposes:

ate resident
on-state resident—U. S. citizen
oreign student—
on-immigrant visa
3- Immigrant—State residency established
4- Immigrant—State residency not established

t is the highest level of education you plan to complete here or where?

octor's degree (Ph.D., Ed.D., J.D., M.D., D.D.S., etc.)
aster's degree (M.A., M.S., etc.) or first professional degree
achelor's degree (B.A., B.S., etc.)
on-degree Certificate Program
year Associate degree

14. **What is the approximate income this calendar year of your parents or legal guardian before taxes (include income from all sources)?**

0- Less than $3,000 a year
1- Between $3,000 and $5,999
2- Between $6,000 and $7,499
3- Between $7,500 and $8,999
4- Between $9,000 and $11,999
5- Between $12,000 and $14,999
6- Between $15,000 and $17,999
7- Between $18,000 and $20,999
8- Between $21,000 and $24,999
9- $25,000 and above

15. **On the average, about how many hours per week do you work in a part-time job while school is in session?**

0- None
1- 1 to 5 hours
2- 6 to 10 hours
3- 11 to 15 hours
4- 16 to 20 hours
5- 21 to 25 hours
6- 26 to 30 hours
7- 31 hours or more

16. **Do you (and spouse if applicable) contribute to your own support?**

0- No.
1- Yes, but my parents provide most of my support
2- Yes, I am primarily self-supporting
3- Yes, and I am classified as a self-supporting (independent) student by the Financial Aid Office
4- Yes, but I have been denied self-supporting (independent) status by the Financial Aid Office

---

Questions **17** to **49** relate to the costs of attending college and the ways in which you finance your education. **Please enter the applicable code corresponding to the dollar ranges (stated below) for your answers to** questions **17** through **49**. **If none, be sure to enter code 0. Do not leave** blanks.

Code	Range	Code	Range
0-	for $00 or None	5-	for $1,001 to $1,500
1-	for $1 to $200	6-	for $1,501 to $2,000
2-	for $201 to $400	7-	for $2,001 to $2,500
3-	for $401 to $600	8-	for $2,501 to $3,000
4-	for $601 to $1,000	9-	for $3,001 and above

COLLEGE EXPENSES: Estimate your total nine-month academic budget for the current year, using the dollar ranges above.

17. **Tuition and fees**
18. **Books, supplies, and course materials**
19. **Room and board**
20. **Transportation**
21. **Clothing, recreation, and incidentals**

SOURCE OF FINANCIAL SUPPORT: Estimate the amount of money you will receive during the nine-month academic year from each of the following sources, using the dollar ranges above.

FAMILY

22. **Parent or legal guardian**
23. **Spouse**

TERM-TIME EMPLOYMENT

24. **College Work-Study**
25. **Assistantships, teaching, or research**
26. **On-campus employment (Non-Work-Study)**
27. **Other employment**

PLEASE DETACH ALONG DOTTED LINE AND PROCEED TO QUESTIONS 28 TO 67 ON REVERSE SIDE

E No. 1

☐ 5 ☐ 6 ☐ 7 ☐ 8 ☐ 9 | ☐ 10 ☐ 11 ☐ 12 ☐ 13 ☐ 14 ☐ 15 | ☐ 16 ☐ 17 ☐ 18 ☐ 19 ☐ 20 ☐ 21 | ☐ 22 ☐ 23 ☐ 24 ☐ 25 ☐ 26 ☐ 27

No. 2

☐ 29 ☐ 30 ☐ 31 ☐ 32 ☐ 33 | ☐ 34 ☐ 35 ☐ 36 ☐ 37 ☐ 38 ☐ 39 | ☐ 40 ☐ 41 ☐ 42 ☐ 43 ☐ 44 ☐ 45 | ☐ 46 ☐ 47 ☐ 48 ☐ 49 ☐ 50 ☐ 51 | ☐ 52 ☐ 53 ☐ 54 ☐ 55 ☐ 56 ☐ 57

E No. 2 (continued)

☐ 59 ☐ 60 ☐ 61 ☐ 62 ☐ 63 | ☐ 64 ☐ 65 ☐ 66 ☐ 67

LOCAL QUESTIONS (if any)

☐ 68 ☐ 69 ☐ 70 ☐ 71 ☐ 72 ☐ 73 | ☐ 74 ☐ 75 ☐ 76 ☐ 77 ☐ 78 ☐ 79 | ☐ 80

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RESPONSE CODING FORM
Enter in the appropriate box, the number associated with your response to each question.

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tions 28 to 49 · Continue to use following series of response codes:

ode	Range	Code	Range
0-	for $00 or None	5-	for $1,001 to $1,500
1-	for $1 to $200	6-	for $1,501 to $2,000
2-	for $201 to $400	7-	for $2,001 to $2,500
3-	for $401 to $600	8-	for $2,501 to $3,000
-	for $601 to $1,000	9-	for $3,001 and above

MMER EMPLOYMENT (Total amount, before taxes, earned last summer)

College Work-Study

Assistantships, teaching, or research

30. On-campus employment (Non-Work-Study)

31. Other employment

RSONAL SAVINGS

From savings (exclude amounts in 28-31)

ANTS, SCHOLARSHIPS, FELLOWSHIPS, AND TRAINEESHIPS

Non-Resident Tuition Waiver
State Scholarship Awards and Fellowships
Basic Educational Opportunity Grants
Supplementary Educational Opportunity Grants
Institutional grants or scholarships (include grants, fellowships, and traineeships)
Other federal fellowships, grants, and traineeships not previously listed (including Nursing, Health Professions or Law Enforcement Education Program Grants)
Scholarships or grants or fellowships from sources not previously listed
G.I. Bill
Social Security
Welfare
State Vocational Rehabilitation
Other Federal or State benefits not previously listed.

ANS

National Direct Student Loans
Law Enforcement Education Program or Nursing or Health Professions Loans
Federally Insured Student Loan, or other state guaranteed loans (Loans obtained through banks or other lending agencies)
Institutional long-term loans not previously listed
Other Loans

How much will you and your spouse earn, before taxes, this calendar year?

0- $1 to $999
1- $1,000 to $1,999
2- $2,000 to $2,999
3- $3,000 to $3,999
4- $4,000 to $4,999
5- $5,000 to $5,999
6- $6,000 to $7,499
7- $7,500 to $8,999
8- $9,000 to $11,999
9- $12,000 and above

Indicate the amount of your (and your spouse's) present indebtedness under all long-term student loan programs (include loans taken out this year, items 45 to 49, as well as educational debts incurred in prior academic years.)

0- $0
1- $1 to $499
2- $500 to $999
3- $1,000 to $1,499
4- $1,500 to $2,499
5- $2,500 to $3,499
6- $3,500 to $4,499
7- $4,500 to $5,999
8- $6,000 to $7,499
9- $7,500 and over

Did you apply for financial aid at your institution for this academic year? (Refers to college work-study #24 & 28, federal and institutional grants #35 to 37, and federal loans #45 & 46.)

0- No
1- Yes, I applied for aid and it was granted
2- Yes, I applied for aid, but I was told that I was ineligible
3- Yes, I applied for aid, but I was told no funds were available

Are you participating in your institution's Educational Opportunity Program or similar campus program?

0- No
1- Yes

For EOP participants only, indicate the types of assistance you are receiving

0- None
1- Financial aid only
2- Tutoring only
3- Counseling only
4- Financial aid and tutoring
5- Financial aid and counseling
6- Tutoring and counseling
7- Financial aid, tutoring and counseling

55. How many of your brothers or sisters are dependent on your parents or legal guardian for financial support? (0 to 9)

56. How many of your dependent brothers or sisters are also in college this academic year? (Cannot exceed response to item #55.)

57. Did your parents claim you as a dependent for Federal tax purposes for the last calendar year?

0- Yes
1- No
2- I don't know

58. Will your parents claim you as a dependent for Federal tax purposes for this calendar year?

0- Yes
1- No
2- I don't know

59. Are you receiving food stamps?

0- Yes
1- No

60. When at college, where do you normally live?

0- With Parents
1- With relatives
2- University or College Residence Hall
3- University or College Apartment
4- Fraternity or Sorority
5- Off Campus, non-college residence hall
6- Rented room with or without board
7- Other off-campus housing alone or with spouse
8- Other off-campus housing with one or two roommates
9- Other off-campus housing with three or more roommates

61. What is the distance from your living quarters to campus?

0- I live on campus
1- Under 1 mile
2- More than 1 mile but less than 3
3- More than 3 miles but less than 5
4- More than 5 miles but less than 10
5- More than 10 miles but less than 15
6- More than 15 miles but less than 25
7- More than 25

62. How do you usually get to your college campus?

0- Walk
1- Automobile
2- Use public transportation
3- Car pool
4- Bike or motorcycle
5- College bus
6- Hitchhike

63. How would you rate your academic achievement as measured by grades in college?

0- Mostly A's (3.5 or higher)
1- Mostly B's (2.5 to 3.4)
2- Mostly C's (1.5 to 2.4)
3- Mostly D's (below 1.5)

64. Are you a veteran of the U.S. Armed Forces?

0- Yes
1- No

65. How were you admitted?

0- As a first-time freshman
1- As a transfer from an in-state community college
2- As a transfer from an out-of-state community college
3- As a transfer from an in-state public college or university
4- As a transfer from an independent (private) in-state college or university
5- As a transfer from an out-of-state college or university
6- As a graduate of a 4-year institution
7- Other

66. Are you planning to return to this institution next term?

0- Yes
1- No— I plan to receive my degree
2- No— I plan to drop out and return later
3- No— I plan to drop out

No, I plan to transfer to:
4- 4 year public institution within the state
5- 4 year private institution within the state
6- 4 year public institution outside the state
7- 4 year private institution outside the state
8- Any other type of institution of postsecondary education

67. How satisfied are you with this institution as a whole?

0- Completely satisfied
1- Satisfied
2- Indifferent
3- Unsatisfied
4- Completely unsatisfied

An additional 13 local questions may have been added to this version of the survey. If so, please answer questions 68 to 80 according to the instructions on the separate question sheet.

APPENDIX D

Supplementary Tables

TABLE D-1

Dependency Status by Marital Status

Full-Time Students Only

	Column Percent			Row Percent		
	Total	Depend.	Independ.	Total	Depend.	Independ.
Never Married	83.1%	93.1%	39.0%	100.0%	91.3%	8.7%
Married	13.8	5.1	51.7	100.0	30.5	69.5
Separated	.7	.4	2.3	100.0	42.4	57.6
Divorced	1.5	.6	5.6	100.0	32.2	67.8
Widowed	.2	.1	.6	100.0	43.1	56.9
Other	.7	.7	.7	100.0	78.7	21.3
	100.0	100.0	100.0			

TABLE D-2

Dependency Status by Class Level

Full-Time Students Only

	Column Percent			Row Percent		
	Total	Depend.	Independ.	Total	Depend.	Independ.
Freshman	28.6%	31.8%	14.2%	100.0%	80.8%	9.2%
Sophomore	25.7	26.6	21.9	100.0	84.3	15.7
Junior	24.0	23.0	28.4	100.0	78.2	21.8
Senior	19.8	17.1	31.7	100.0	70.5	29.5
Fifth-Year Undergrad	2.0	1.6	3.8	100.0	64.4	35.6
	100.0	100.0	100.0			

TABLE D-3

Changes in Percentages of Students Considered Independent Alternatives Which Modify Elements of the Present Definition Full-Time Students Only

	Ignore Residence		Ignore Prior Year Tax Dependency		Ignore All Tax Dependency		Ignore Amount of Parental Contribution		Ignore Residence & Parental Contribution	
	Increase	Total	Increase	Total	Increase	Total	Increase	Total	Increase	Total
Total Population	2.6%	21.0%	3.9%	22.3%	21.4%	45.1%	1.2%	19.6%	3.8%	22.5%
By Age Group										
18 or Under	1.3	2.9	2.2	3.8	26.8	28.4	.5	2.1	2.0	3.6
19	1.5	3.3	2.3	4.2	26.6	28.5	.5	2.4	2.1	4.0
20	1.9	6.3	3.0	7.4	28.5	32.9	.7	5.1	2.7	7.3
21	2.1	11.2	5.2	14.3	32.7	41.8	1.3	10.4	3.5	12.9
22 to 24	4.3	34.4	6.9	37.1	26.8	56.9	2.1	32.2	6.1	36.9
25 to 29	4.7	74.9	2.6	72.9	13.4	83.6	2.4	72.6	7.0	77.9
30 to 34	3.5	76.9	2.1	75.5	16.5	89.9	1.9	75.3	4.3	77.7
35 to 40	3.9	73.0	2.4	71.5	22.5	91.6	1.5	70.6	4.5	74.5
41 or above	4.5	64.3	2.2	62.1	29.7	89.6	.4	60.2	3.7	64.7
Mean Age, Independent	23.2	25.9	21.9	25.5	21.4	23.4	23.1	26.0	22.9	25.7
By Parental Income										
$ 3,000 or Under	7.7	42.0	4.2	38.5	27.3	61.6	1.3	35.7	8.9	44.1
$ 3,001 to $ 5,999	6.0	36.6	4.6	35.1	30.1	60.6	.9	31.4	6.7	37.8
$ 6,000 to $ 7,499	4.3	28.2	4.9	28.8	32.7	56.5	.8	24.7	5.1	29.4
$ 7,500 to $ 8,999	2.8	25.7	4.7	27.6	31.3	54.2	.7	23.5	3.4	26.3
$ 9,000 to $11,999	2.0	18.9	4.3	21.2	29.9	46.8	.7	17.6	2.6	19.5
$12,000 to $14,999	1.6	14.5	4.7	17.5	29.0	41.9	.9	13.8	2.6	15.5
$15,000 to $17,999	1.8	13.2	3.4	14.8	23.8	35.3	1.8	13.2	3.6	15.4
$18,000 to $20,999	1.0	10.9	3.2	13.2	21.6	31.5	1.8	11.7	2.8	12.7
$21,000 to $24,999	1.2	9.0	3.2	11.1	19.8	27.7	1.5	9.4	2.7	10.6
$25,000 or above	.7	8.5	2.4	10.2	17.9	25.7	2.3	10.1	2.8	11.0
Mean Parental Income	$8,626	$10,026	$12,421	$10,658	$12,527	$11,638	$16,654	$10,684	$11,208	$10,441

TABLE D-3 (Continued)

Distribution of New Independent Students Only

	Ignore Residence	Ignore Prior Year Tax Dependency	Ignore All Tax Dependency	Ignore Amount of Parental Contribution	Ignore Residence & Parental Contribution
By Age Group					
18 or Under	3.9%	4.4%	7.8%	3.5%	4.1%
19	11.9	12.5	21.2	9.2	11.6
20	14.2	15.0	20.5	11.0	13.8
21	15.5	25.6	23.4	20.5	17.6
22 to 24	31.2	33.8	19.0	32.0	30.6
25 to 29	17.0	6.4	4.7	18.7	17.4
30 to 34	2.9	1.2	1.4	3.5	2.5
35 to 40	1.7	.7	1.0	1.4	1.4
41 or above	1.6	.5	1.0	.3	.9
Mean Age	23.2	21.9	21.4	23.1	22.9
By Parental Income					
$ 3,000 or Under	22.2	7.9	7.8	8.1	17.7
$ 3,001 to $ 5,999	19.7	9.9	9.7	6.2	15.0
$ 6,000 to $ 7,499	11.4	8.6	8.5	4.7	9.3
$ 7,500 to $ 8,999	8.3	9.1	9.0	4.0	6.8
$ 9,000 to $11,999	13.0	18.5	19.4	9.9	11.8
$12,000 to $14,999	9.6	18.3	17.1	11.5	10.7
$15,000 to $17,999	6.8	8.7	9.1	14.6	9.7
$18,000 to $20,999	3.0	6.5	6.4	11.2	5.7
$21,000 to $24,999	2.8	5.1	4.7	7.5	4.5
$25,000 or above	3.1	7.5	8.3	22.4	8.9
Mean Parental Income	$8,626	$12,421	$12,527	$16,654	$11,208

TABLE D-3 (Continued)

Distribution of New Independent Students Only

	Ignore Residence	Ignore Prior Year Tax Dependency	Ignore All Tax Dependency	Ignore Amount of Parental Contribution	Ignore Residence & Parental Contribution
By Student Reported Parental Contribution					
None	58.9%	55.6%	33.1%	--	31.8%
$ 1 to $ 200	25.8	21.8	31.6	--	15.4
$ 201 to $ 400	8.4	11.2	18.2	--	5.3
$ 401 to $ 599	6.8	11.3	17.0	--	4.0
$ 600 to $ 999	--	--	--	26.6%	12.6
$1,000 to $1,499	--	--	--	20.3	9.3
$1,500 to $1,999	--	--	--	13.5	6.0
$2,000 to $2,499	--	--	--	10.9	4.6
$2,500 to $2,999	--	--	--	10.9	4.3
$3,000 or above	--	--	--	17.8	6.6
Mean Student Reported Parental Contribution	$85	$112	$171	$1,869	$828

TABLE D-4

Changes in Percentages of Students Considered Independent
Alternatives Based on Personal Characteristics of Students
Full-Time Students Only

	All Over 21 Years		All Over 25 Years		All Married		All Veterans	
	Increase	Total	Increase	Total	Increase	Total	Increase	Total
Total Population	17.4%	35.8%	4.1%	22.5%	5.6%	24.0%	5.4%	23.8%
By Age Group								
18 or Under	--	1.5	--	1.5	1.1	2.7	3.7	5.2
19	--	1.9	--	1.9	1.7	3.5	2.8	4.7
20	--	4.4	--	4.4	2.7	7.1	2.9	7.2
21	--	9.1	--	9.1	5.0	14.0	3.2	12.3
22 to 24	69.9	100.0	--	30.1	8.0	38.1	7.6	37.7
25 to 29	29.8	100.0	29.8	100.0	11.7	81.9	15.5	85.7
30 to 34	26.6	100.0	26.6	100.0	17.8	91.2	11.5	84.9
35 to 40	30.9	100.0	30.9	100.0	25.5	94.6	9.6	78.7
41 or above	40.1	100.0	40.1	100.0	36.8	96.7	13.8	73.6
Mean Age, Independent	24.8	25.6	30.7	27.1	25.9	26.2	24.2	25.8
By Parental Income								
$ 3,000 or Under	18.9	53.3	6.9	41.3	7.1	41.4	7.4	41.8
$ 3,001 to $ 5,999	19.9	50.4	6.3	36.8	6.6	37.1	6.1	36.6
$ 6,000 to $ 7,499	17.1	40.9	5.0	28.9	5.7	29.5	6.2	30.1
$ 7,500 to $ 8,999	15.4	38.3	4.1	26.9	6.0	28.8	5.7	28.5
$ 9,000 to $11,999	15.9	32.8	2.9	19.8	4.7	21.6	5.3	22.2
$12,000 to $14,999	17.0	29.9	2.7	15.6	4.0	16.9	4.8	17.6
$15,000 to $17,999	17.4	28.9	3.1	14.5	5.0	16.4	4.8	16.2
$18,000 to $20,999	16.6	26.5	2.6	12.5	4.8	14.7	4.8	14.2
$21,000 to $24,999	16.8	24.6	2.5	10.3	4.9	12.7	3.1	10.9
$25,000 or above	17.8	25.6	2.2	10.0	5.4	13.2	4.9	12.7
Mean Parental Income	$13,746	$12,009	$11,168	$10,405	$13,248	$10,953	$12,760	$10,841

Distribution of New Independent Students Only

	All Over 21 Years	All Over 25 Years	All Married	All Veterans
By Age Group				
18 or Under	--	--	1.6%	5.2%
19	--	--	6.4	11.0
20	--	--	9.3	10.1
21	--	--	17.1	11.4
22 to 24	76.3	--	27.4	26.6
25 to 29	16.1	68.0	19.7	26.7
30 to 34	3.3	14.1	7.0	4.6
35 to 40	2.1	8.8	5.3	2.1
41 or above	9.2	6.2	6.2	2.4
Mean Age	24.8	30.7	25.9	24.2
By Parental Income				
$ 3,000 or Under	8.3	14.6	10.2	10.7
$ 3,001 to $ 5,999	9.9	14.9	10.7	9.9
$ 6,000 to $ 7,499	6.9	9.6	7.5	8.2
$ 7,500 to $ 8,999	6.9	8.6	8.7	8.2
$ 9,000 to $11,999	15.9	13.9	15.3	17.4
$12,000 to $14,999	15.5	11.8	12.0	14.2
$15,000 to $17,999	10.3	8.8	9.7	9.2
$18,000 to $20,999	7.6	5.7	7.3	7.2
$21,000 to $24,999	6.1	4.3	5.8	3.6
$25,000 or above	12.7	7.7	12.7	11.4
Mean Parental Income	$13,746	$11,168	$13,248	$12,760

TABLE D-4 (Continued)

Distribution of New Independent Students Only

	All Over 21 Years	All Over 25 Years	All Married	All Veterans
By Student Reported Parental Contrib.				
None	28.4%	51.8%	43.8%	39.0%
$ 1 to $ 200	13.5	8.7	11.2	14.7
$ 201 to $ 400	7.1	4.2	5.6	7.0
$ 401 to $ 599	7.3	4.5	4.7	5.4
$ 600 to $ 999	11.8	10.1	9.6	10.8
$1,000 to $1,499	10.0	6.7	7.4	5.7
$1,500 to $1,999	6.7	3.8	4.7	5.0
$2,000 to $2,499	5.0	2.6	3.7	3.0
$2,500 to $2,999	4.3	3.9	4.6	3.9
$3,000 or above	5.9	3.6	4.7	5.6
Mean Student Reported Parental Contribution	$844	$568	$676	$677

Changes in Percentages of Students Considered Independent
Alternatives Based on Parental Contribution
Full-Time Students Only

	BEOG P.C. Zero		Student Reported P.C. Zero		CSS P.C. Zero	
	Increase	Total	Increase	Total	Increase	Total
Total Population	13.2%	13.5%	21.8%	40.2%	30.1%	48.4%
By Age Group						
18 or Under	17.8	19.3	21.8	23.3	37.0	38.5
19	14.1	16.0	20.1	22.0	35.6	37.4
20	14.1	18.4	22.0	26.4	33.8	38.2
21	13.4	22.4	22.6	31.7	32.3	41.3
22 to 24	11.1	41.2	23.7	53.8	24.6	54.7
25 to 29	9.5	79.7	18.4	88.6	16.7	86.9
30 to 34	11.2	84.6	20.5	93.9	16.2	89.6
35 to 40	11.1	80.2	27.0	96.1	17.7	86.8
41 or above	15.2	75.1	36.8	96.7	19.7	79.7
Mean Age, Independent	21.3	24.2	22.0	23.9	21.0	23.0
By Parental Income						
$ 3,000 or Under	65.8	100.0	37.9	72.3	65.7	100.0
$ 3,001 to $ 5,999	24.8	55.3	31.2	61.8	69.5	100.0
$ 6,000 to $ 7,499	--	23.9	28.4	52.2	76.1	100.0
$ 7,500 to $ 8,999	--	22.9	24.4	47.2	50.9	73.8
$ 9,000 to $11,999	--	16.9	20.7	37.6	33.7	50.6
$12,000 to $14,999	--	12.9	18.0	30.9	--	12.9
$15,000 to $17,999	--	11.4	16.5	27.9	--	11.4
$18,000 to $20,999	--	9.9	14.2	24.2	--	9.9
$21,000 to $24,999	--	7.0	14.2	22.0	--	7.9
$25,000 or above	--	7.8	11.6	19.4	--	7.8
Mean Parental Income	$2,398	$7,927	$11,170	$10,755	$6,294	$7,855

TABLE D-5 (Continued

Distribution of New Independent Students Only

	BEOG P.C. Zero	Student Reported P.C. Zero	CSS P.C. Zero
By Age Group			
18 or Under	10.5%	7.7%	9.5%
19	22.9	19.6	25.2
20	20.5	19.3	21.6
21	19.4	19.8	20.5
22 to 24	16.0	20.6	15.5
25 to 29	6.8	7.9	5.2
30 to 34	1.9	2.1	1.2
35 to 40	1.0	1.4	.7
41 or above	1.1	1.6	.6
Mean Age	21.4	22.0	21.0
By Parental Income			
$ 3,000 or Under	70.1	13.8	19.2
$ 3,001 to $ 5,999	29.9	12.8	22.9
$ 6,000 to $ 7,499	--	9.4	20.4
$ 7,500 to $ 8,999	--	9.0	15.1
$ 9,000 to $11,999	--	17.1	22.4
$12,000 to $14,999	--	13.6	--
$15,000 to $17,999	--	8.0	--
$18,000 to $20,999	--	5.4	--
$21,000 to $24,999	--	4.2	--
$25,000 or above	--	6.8	--
Mean Parental Income	$2,398	$11,170	$6,294

TABLE D-5 (Continued)

Distribution of New Independent Students Only

	BEOG P.C. Zero	Student Reported P.C. Zero	CSS P.C. Zero
By Student Reported Parental Contribution			
None	30.8%	100.0%	27.5%
$ 1 to $ 200	20.9	--	24.3
$ 201 to $ 400	8.1	--	10.4
$ 401 to $ 599	6.9	--	8.3
$ 600 to $ 999	8.7	--	9.8
$1,000 to $1,499	5.7	--	6.1
$1,500 to $1,999	6.9	--	5.4
$2,000 to $2,499	3.9	--	3.0
$2,500 to $2,999	4.1	--	2.9
$3,000 or above	4.0	--	2.3
Mean Student Reported Parental Contribution	$683	-0-	$574

ABLE D-

Changes in Percentages of Students Considered Independent
Alternatives Based on Educational Characteristics
Full-Time Students Only

	Delayed Entry 2 or More		Delayed Entry 3 or More		Delayed Entry 4 or More		All Seniors	
	Increase	Total	Increase	Total	Increase	Total	Increase	Total
Total Population	13.9%	32.3%	6.8%	25.1%	4.9%	23.2%	15.2%	33.6%
By Age Group								
18 or Under	--	1.5	--	1.5	--	1.5	.5	2.1
19	--	1.9	--	1.9	--	1.9	.3	2.2
20	11.8	16.2	--	4.4	--	4.4	2.2	6.6
21	14.9	24.0	3.4	12.5	--	9.1	23.6	32.6
22 to 24	24.5	54.6	10.5	40.6	3.9	34.0	45.4	75.5
25 to 29	29.8	100.0	29.8	100.0	29.8	100.0	12.7	82.9
30 to 34	26.6	100.0	26.6	100.0	26.6	100.0	7.2	80.6
35 to 40	30.9	100.0	30.9	100.0	30.9	100.0	11.7	80.8
41 or above	40.1	100.0	40.1	100.0	40.1	100.0	11.9	71.7
Mean Age, Independent	24.4	25.4	27.5	26.6	29.6	26.9	23.0	24.8
By Parental Income								
$ 3,000 or Under	20.7	55.1	11.8	46.1	8.2	42.6	11.0	45.4
$ 3,001 to $ 5,999	19.2	49.7	10.6	41.1	7.5	38.0	13.4	43.9
$ 6,000 to $ 7,499	16.7	40.6	8.6	32.5	6.5	30.4	13.0	36.8
$ 7,500 to $ 8,999	14.3	37.2	7.2	30.1	5.1	28.0	13.3	36.1
$ 9,000 to $11,999	12.2	29.1	5.3	22.2	3.5	20.4	14.7	31.6
$12,000 to $14,999	12.2	25.0	4.8	17.6	3.3	16.2	16.5	29.4
$15,000 to $17,999	10.4	21.8	4.8	16.2	3.4	14.8	18.0	29.4
$18,000 to $20,999	9.8	19.7	4.3	14.2	2.9	12.9	17.0	26.9
$21,000 to $24,999	11.9	19.8	4.3	12.2	2.9	10.7	17.6	25.5
$25,000 or above	11.1	18.9	3.8	11.6	2.5	10.3	19.6	27.4
Mean Parental Income	$12,298	$11,151	$11,098	$10,471	$10,973	$10,390	$15,050	$12,555

Distribution of New Independent Students Only

	Delayed Entry 2 or More	Delayed Entry 3 or More	Delayed Entry 4 or More	All Seniors
By Age Group				
18 or Under	--	--	--	.3%
19	--	--	--	.4
20	16.3	--	--	2.7
21	20.5	9.6%	--	29.6
22 to 24	33.4	29.4	15.1%	56.5
25 to 29	20.2	41.5	57.7	7.8
30 to 34	4.2	8.6	12.0	1.0
35 to 40	2.6	5.3	7.4	.9
41 or above	2.7	5.6	7.8	.7
Mean Age	24.4	27.5	29.6	23.0
By Parental Income				
$ 3,000 or Under	11.7	14.5	14.4	5.3
$ 3,001 to $ 5,999	12.2	14.7	14.9	7.3
$ 6,000 to $ 7,499	8.6	9.7	10.5	5.7
$ 7,500 to $ 8,999	8.2	9.0	9.2	6.5
$ 9,000 to $11,999	15.7	14.8	14.0	16.1
$12,000 to $14,999	14.2	12.1	12.1	16.5
$15,000 to $17,999	7.9	7.8	8.1	11.6
$18,000 to $20,999	5.8	5.5	5.4	8.6
$21,000 to $24,999	5.5	4.3	4.2	7.0
$25,000 or above	10.2	7.5	7.2	15.3
Mean Parental Income	$12,298	$11,098	$10,973	$15,050

TABLE D-6 (Continued)

Distribution of New Independent Students Only

	Delayed Entry 2 or More	Delayed Entry 3 or More	Delayed Entry 4 or More	All Seniors
By Student Reported Parental Contrib.				
None	34.5%	47.9%	52.7%	19.2%
$ 1 to $ 200	17.9	13.7	10.1	13.5
$ 201 to $ 400	7.0	5.5	4.5	8.4
$ 401 to $ 599	7.6	5.2	4.5	7.4
$ 600 to $ 999	10.3	9.2	9.5	11.9
$1,000 to $1,499	6.3	5.4	5.9	11.8
$1,500 to $1,999	5.1	4.0	3.7	8.8
$2,000 to $2,499	3.5	2.4	2.3	6.4
$2,500 to $2,999	3.8	3.6	3.5	4.7
$3,000 or above	4.0	3.1	3.2	8.0
Mean Student Reported Parental Contribution	$650	$530	$522	$1,024

TABLE D-7

Changes in Percentages of Students Considered Independent
Alternatives Based on Employment
Full-Time Students Only

	Working 21 Hours or More		Working 31 Hours or More	
	Increase	Total	Increase	Total
Total Population	8.8%	27.1%	2.7%	21.1%
By Age Group				
18 or Under	8.1	9.6	2.1	3.6
19	8.3	10.1	1.9	3.8
20	9.6	14.0	2.4	6.8
21	9.2	18.2	2.5	11.6
22 to 24	9.6	39.7	3.1	33.2
25 to 29	6.1	76.3	3.4	73.6
30 to 34	8.2	81.6	5.4	78.8
35 to 40	9.0	78.1	7.2	76.3
41 or above	9.7	69.5	7.1	66.9
Mean Age, Independent	21.7	24.8	23.2	25.9
By Parental Income				
$ 3,000 or Under	7.4	41.8	2.5	36.9
$ 3,001 to $ 5,999	9.0	39.5	3.2	33.7
$ 6,000 to $ 7,499	9.7	33.5	2.5	26.3
$ 7,500 to $ 8,999	9.7	32.6	3.8	26.7
$ 9,000 to $11,999	9.2	26.1	2.7	19.7
$12,000 to $14,999	9.6	22.5	2.8	15.7
$15,000 to $17,999	8.7	20.2	2.5	13.9
$18,000 to $20,999	8.9	18.9	2.0	11.9
$21,000 to $24,999	8.2	16.0	1.6	9.5
$25,000 or above	7.6	15.4	2.6	10.4
Mean Parental Income	$13,529	$11,373	$13,167	$10,642

TABLE D-7 (Continued)

Distribution of New Independent Students Only

	Working 21 Hours or More	Working 31 Hours or More
By Age Group		
18 or Under	7.1%	6.0%
19	20.1	15.0
20	21.1	17.4
21	20.0	17.7
22 to 24	20.9	22.1
25 to 29	6.5	11.7
30 to 34	2.0	4.4
35 to 40	1.2	3.1
41 or Above	1.0	2.5
Mean Age	21.7	23.2
By Parental Income		
$ 3,000 or Under	6.3	7.1
$ 3,001 to $ 5,999	8.7	6.4
$ 6,000 to $ 7,499	7.5	6.4
$ 7,500 to $ 8,999	8.4	10.9
$ 9,000 to $11,999	17.9	17.7
$12,000 to $14,999	17.0	16.4
$15,000 to $17,999	10.0	9.3
$18,000 to $20,999	8.0	6.0
$21,000 to $24,999	5.7	3.8
$25,000 or above	10.5	12.1
Mean Parental Income	$13,529	$13,167

TABLE D-7 (Continued)

Distribution of New Independent Students Only

	Working 21 Hours Or More	Working 31 Hours Or More
By Student Reported Parental Contribution		
None	35.2%	44.7%
$ 1 to $ 200	23.1	20.1
$ 201 to $ 400	8.8	7.1
$ 401 to $ 599	7.6	5.5
$ 600 to $ 999	8.3	5.0
$1,000 to $1,499	5.6	4.9
$1,500 to $1,999	4.2	3.7
$2,000 to $2,499	2.3	2.6
$2,500 to $2,999	2.4	2.9
$3,000 or above	2.6	3.5
Mean Student Reported Parental Contribution	$506	$494